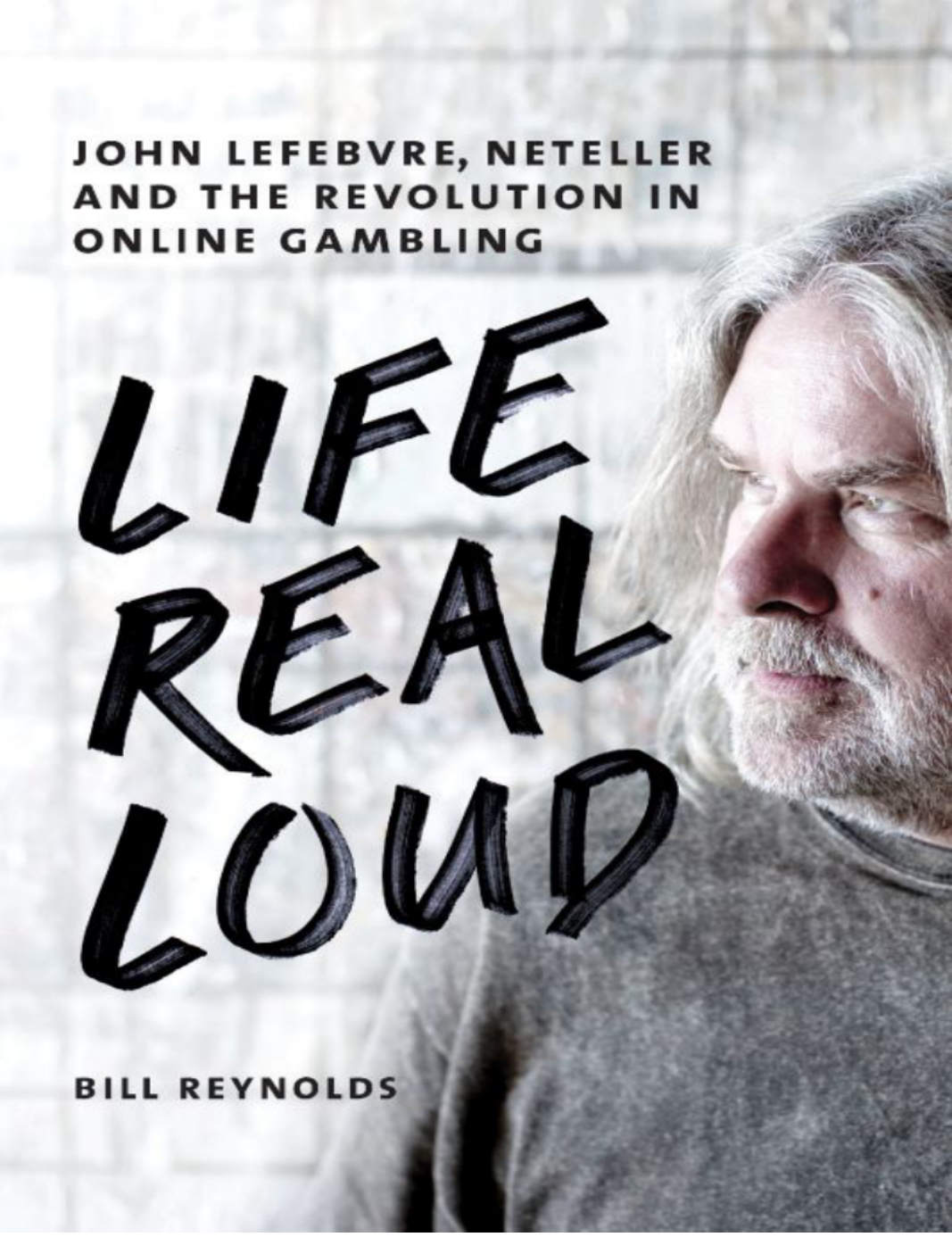
JOHN LEFEBVRE, NETELLER AND THE REVOLUTION IN ONLINE GAMBLING

LIFE REAL LOUD



BILL REYNOLDS

SHOUT
SHARE
IT

Annotation

The man who gave it all away

At age 50, when some people start planning for retirement, John Lefebvre hit the digital motherlode. Neteller, a tiny Canadian internet start-up that processed payments between players and online gambling arenas, rocketed into the stock market. In its early years, Neteller had been a cowboy operation, narrowly averting disaster in creative ways. Co-founder Lefebvre, a gregarious hippie lawyer from Calgary, Alberta, had toked his way through his practice for decades, aspiring all the while to be a professional musician. With the profit from Neteller and his stock holdings, he became a multi-millionaire. He started buying Malibu beach houses, limited edition cars, complete wardrobes, and a jet to fly to rock shows with pals. When that got boring he shipped his fine suits to charity, donned his beloved t-shirt and jeans, and started giving away millions to the Dalai Lama, David Suzuki and other eco-conscious people, as well as anyone else who might…

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LIFE REAL LOUD

BILL REYNOLDS

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Life Real Loud: John Lefebvre, Neteller and the Revolution in Online Gambling

For L & J

INTRODUCTION

Fanfare for the Wanted Man

I was arrested at home in Malibu. I was just sitting down to drink my cup of tea, around nine in the morning, and the intercom rang. The lady from the FBI said, "You have to come to the door immediately." I stood there, staring at the floor for a few seconds — I was struck dumb a little bit — and then went and answered the door. They came in and put me in handcuffs. They took me down the stairs to my dining room table and started asking questions. My cell phone started to go off … I wasn't the only one.

Philanthropist John Lefebvre is driving his white Toyota Sierra SUV home. We're crawling in stop-and-start traffic, heading out of town. Lefebvre used to be a lawyer, and now he's an alleged money launderer and racketeer. What he wants to be is a professional singer-songwriter, which is why we're on Santa Monica Boulevard. He's been working on his first album at a studio called the Village Recorder for almost a month. A microdot of his cash is paying for the name producer, expensive studio, and top-shelf musicianship.

Lefebvre continues,

In the squad car on the way to the Municipal Detention Center in L.A., I phoned my manager but couldn't get hold of him. I got hold of my assistant. I said, "I'm in the custody of federal marshals, I'm arrested on serious charges, I need help. I need you to talk to some lawyers for me." She was gobsmacked. We didn't know my lawyer Vince Marella then — we followed recommendations that came to us through Neteller. My office in Calgary tried to get bail money, but then the bank said, "Hey wait a minute, he's been arrested for money laundering — can we give him his money?" So, great, you mean I've got $110 million in the bank and I can't get at a measly five million bail? You mean I can't even buy groceries?

Lefebvre is an old acquaintance from my University of Calgary days, in the late seventies. His pro bono advice once got me out of a jam. I hadn't seen him in twenty years and then read about him in the newspaper, about how he and another guy had founded a thriving internet company called Neteller and been arrested. And now, here I am, catching the tail end of his recording with a bunch of hotshot players, and listening to a wild and woeful tale.

Early evening L.A., with its potent mixture of smog and sun, is diaphanous and beautiful. As Lefebvre plays bumper cars with the busy eight o'clock snarl heading out of town, he delivers his monologue about that fateful Monday morning over six months ago, January 15, 2007, when the FBI charged him with "conspiring to

transfer funds with the intent to promote illegal gambling." His music producer, Brian Ahern, sits up front, listening closely.

Lefebvre was in the Village's Studio D with Ahern all day, listening back to the various takes and laying down vocals. He also was watching session keyboardist Patrick Warren induce ethereal noises out of an instrument called the Chamberlin on a Brian Wilson song, "God Only Knows," one of four cover versions chosen for the sessions.

Lefebvre can easily afford a famous studio and top-notch accompaniment. Just a few years ago, he became a rich man. In 2004, not long after a Calgary, Alberta, company named Neteller Inc. became an Isle of Man company named Neteller PLC, it began trading on the London Stock Exchange's Alternative Investment Market (AIM). The public offering was a huge hit: investors inhaled the stock. Lefebvre's life until that point had been full of outside gambles and a refusal to settle for his default profession, the law. Then he experienced the kind of extreme windfall that our capitalist system usually doesn't make available to someone who has been scraping by for fifty years, except maybe through the long odds of a lottery ticket. His business partner, Stephen Lawrence, had found a seam in the online gambling business, an untapped vein, and Lefebvre had joined him to market the concept. The results were miraculous. To paraphrase Grantland Rice, it's not how you won or lost, it's how you facilitate the game.

People in the gambling business — even functionaries such as Lefebvre and Lawrence, who provided the means for quick transfers of money between bookies and gamblers — tend to prefer the cute moniker "gaming" to its harsher analogue. In this milder context, gaming refers to using an internet browser to visit an online gambling site and, using a credit card, bet on something like a *Monday Night Football* game. Neteller's electronic wallet system made it much easier for gamblers and bookies alike to move money back and forth. Gamblers hate waiting, because all they want to do is gamble; bookies hate seeing their margin shredded by unscrupulous gamblers using fraudulent credit cards. Lefebvre and Lawrence figured out a way to make everyone happy. Neteller made a lot of money making everyone happy, including investors. Everybody was happy, except the U.S. government, which cried, "Where the hell's my money!?" Mojo Nixon & Skid Roper used to sing that line in reference to the cutthroats in the music business who stiffed them out of gig money. The government felt the same way about upstart internet gambling moguls. The feds were especially interested in those companies whose operations were based outside U.S. jurisdiction, and where Americans placed offshore bets. U.S. money was leaving the country through this

company or that — and here was this small Canadian outfit acting as a two-way tollbooth.

Lawrence was CEO and Lefebvre was president of Neteller. Both owned significant percentages of the company's shares. Over time, when it became legal to do so, the pair divested from the company and cashed in most of their holdings. By 2006, they had resigned their positions and left the day-to-day running of the firm to others. They remained minority shareholders, retaining 5.5 percent and 5.9 percent of Neteller stock, respectively. In essence, they had done exactly what passes for normal in the internet age: grow a business, watch it become popular, harvest the profit, and then move on.

In Lefebvre's case, he started to give it all away; in Lawrence's, he moved on to a new venture. But three days after the United States Department of Justice (DOJ) simultaneously arrested Lefebvre at his U.S. residence in Malibu, California, and Lawrence in the U.S. Virgin Islands, where he and his family were on holiday, Neteller vacated the American market, kissing off sixty-five percent of its business. Its stock value plummeted, and Lefebvre lost at least $100 million.

We turn and head north on U.S. Highway 101, a.k.a. the Pacific Coast Highway, or PCH. We're heading toward Lefebvre's home — homes, actually — in Malibu. While in town to produce Lefebvre's recordings, Brian Ahern is staying at Malibu 1, the one Lefebvre bought for $5 million cash in 2004. For a couple of days I'll be staying with Lefebvre a few doors down, in Malibu 2. Lefebvre continues the story:

It took five or six hours to be booked, and then I was in jail for a few days. They kept me there while my office tried to work this thing out with the bank. Then I was supposed to appear in New York. I was put in shackles and leg irons, and put on a bus with other prisoners. After about three hours, they took us off the bus one by one and shuffled us across the tarmac and onto the plane.

About five or six hours in, people had to pee real bad. One by one we would be allowed to use the washroom. They wouldn't take the shackles off, so you'd have to figure out how to do it. Needless to say, urination was the most you were entitled to. Wiping your ass with shackles — that is a trick that cannot be learned.

The guys at the detention centers at both ends were fair, but the federal marshals transporting us were mean and surly. They carried around sawed-off shotguns. I was thinking to myself, *Jesus, can't we just try to act civilized here?* But then I thought better of saying anything.

Ahern interjects, "What we got here is failure to communicate," mimicking a familiar line from *Cool Hand Luke*.

Lefebvre pulls into Ahern's Malibu 1 driveway and drops him off.

A homebody type, the producer wants his evening quiet time. Then Lefebvre swings the Sierra back down the street to Malibu 2. He paid $13 million for the second property, 25030 Malibu Road, at the beginning of 2006. He treated the premises to a million-dollar makeover, appointing the house with 290-year-old Mongolian rugs and enormous crossbeams in the ceiling, also centuries old, which were salvaged and imported from France. The main living area has a rustic, unpretentious look, almost like nothing was done to it — the exact intent.

The houses sit on a brief stretch, a few quiet miles, of Malibu coastline, southwest of Pepperdine College. The PCH shifts away from this exclusive enclave, northeast around the coastal mountains. On top of the ridge, high above Lefebvre's comparatively modest abode, sits Cher's compound. Malibu 2 has no tennis court or swimming pool to compare with Cher, but Lefebvre can shower outside on his rooftop and wave to the helicopter pilots, and he can walk out his side door, off the kitchen, and hang an immediate right into the sand and surf. His instinct is to invite the ageless pop star over for drinks—"I like Cher!"—but while he can compete with her on wealth, he cannot on celebrity wattage. He's a little frightened of the chilly, even paranoid brush-off he might receive.

There is no highway traffic noise on this quiet stretch of Malibu Road, which is why the prices are the steepest of the steep. "All you hear in the morning," says Lefebvre, "is the birds." He thinks his house is now worth about $15 million, but he's hoping it'll sell for seventeen. More precisely, he hopes the U.S. government will sell off the seized property at the higher market value. Uncle Sam is nosing around, trying to grab a substantial portion of Lefebvre's internet fortune. Given this near inevitability, he hopes to convince them to take assets he's already paid for — ones he hopes will appreciate prior to sale — as opposed to reaching into his icebox for a cold, hard forty mil.

As we wheel into his driveway, Lefebvre punctuates his long anecdote about the day he got busted, "Did you know that in the old days they would put you on a bus and take you to the next county jail, and then the next county jail, and then the next, all the way along to New York? It would have been a month for sure, about sixty to a hundred miles a day.

"They used to say, 'I'm goin' for some diesel therapy.'"

* * *

On January 17, 2007, I read a business story at globeandmail.com

about a Calgarian named John Lefebvre. He was arrested two days previous for alleged money laundering and racketeering through an internet company called Neteller PLC — a company he had cofounded and that was based in the Isle of Man. I wondered if the alleged perp might be the same John Lefebvre I knew back at the University of Calgary in the late seventies. As it turned out, it was. I emailed my friend Shelley Youngblut, editor of *Swerve* magazine, a weekly rotogravure included with the *Calgary Herald*.

"Shelley, you have to do a feature on this guy."

"Could you do it?"

"No way. Term's just started."

Shelley figured she would have to let the business section of the *Herald* handle it. But other than news stories, the *Herald* left it alone.

A couple of months later, in March, I'd heard through the email grapevine that the guy who had been busted by the FBI was preparing to record an album of his own songs with high-priced session musicians. Surreal. Somehow, these two events — the bust in the immediate past and the sessions in the immediate future — had to be related. I remained skeptical, if not incredulous, about the scheduled sessions.

Still curious, in mid-May I emailed Lefebvre. I wondered if he might remember me from our U of C days. Lefebvre had been elected president of the student union in 1978–79, the year I was appointed program director of the university radio station, CJSW, which was funded by the union, so maybe. He emailed back: "Sure, I remember you."

And is Al Kooper working on the album you're recording?

"That's right," Lefebvre wrote. "I'm living the dream."

Lefebvre has played piano and guitar for most of his life — he knows his tonic from his treble clef, his rubato from his staccato — but he's obviously never recorded in a setting with the highest caliber of musicianship at his disposal. I thought it would be worth it to chronicle this rich man neophyte's interaction with big-league pros.

I emailed Shelley again. "You have got to do this story: gambling, FBI, Calgarian, rock 'n' roll — what more do you want?"

"You're right — so you do it. Term's almost over …"

This could be an offbeat but entertaining story, one in which the narrative would be driven by questions such as: Could the results of what looks like a grand ego trip be any good? Would the premium paid for access to the top echelon of Los Angeles musicianship be worth it? The sessions invariably seemed like an elaborate, expensive vanity project — what else could they possibly look like?

But Lefebvre, as I find out, rarely acknowledges doubt. He's elated to have set himself up in style and to challenge himself to record the

best-sounding music he can. He has been waiting for this moment his entire life, he says, and is determined to make it into something substantial. And it's hard not to root for the guy. He has a great feel-good narrative going — the smart, good-natured, dope-smoking hippie who during the internet boom seizes an opportunity to escape the drudgery of lawyering and strikes it rich. Anyone can identify with this. The parallel arc — of the bust and its aftermath — is something people might have a harder time with, but it is no less compelling.

I tell Lefebvre I want to come down to L.A., hang out in the studio, watch him record, and catch up and talk about his legal difficulties. Lefebvre says no problem, but he'll have to clear it with his veteran producer, Ahern, a native of Halifax, Nova Scotia. As a young man in 1970, Ahern had played on, recorded, and produced "Snowbird," which overnight transformed a local raw talent named Anne Murray into a world-famous songbird. Ahern went on to record Emmylou Harris's early solo LPs, and marry her.

Forty years into the business, Ahern prohibits hangers-on. Experience has convinced him that within an hour or two of being inside his studio, visitors start thinking they're producers themselves. They can't resist the temptation to tell Ahern what to do. I tell Lefebvre I'm too old to be starstruck by name musicians. Besides, I've been in a few no-name bands myself over the years, and I was a music critic for a quarter-century, so I know the truth: most musicians are just damned nice, funny people, with a few wanking wankers thrown into the mix to keep life from being dull. The other truth I know is that "nice" is not the first word that comes to mind with regard to producers: a good number of them are antisocial control freaks who believe your album is actually their album (*see* Spector, Phil). Some will go so far as to write this control into their contracts.

A couple of weeks go by. I don't receive word whether Ahern has given me clearance to enter the Village's Studio D. Time is tight and flights are now expensive. I send one more email. Lefebvre replies: "Come on down. Any of Tuesday, Wednesday or Thursday, June 26–28, should work."

I email to tell him that I'll have to clear the cost with my editor, as flights are now getting prohibitive. He emails back right away: If it'll make any difference, he'll pay my way down. "Travel up front," he writes. "I insist."

I phone Lefebvre and tell him my editor might be concerned about my subject paying for a flight. He understands. I phone my editor, and we chat for a while. We don't know what to do, since I now have a conflict of interest. Finally, my editor cracks, "Well, Bill, you're the journalism professor." We decide it's okay as long as we tell the reader — as if that will absolve me. I book an executive class

flight to LAX but a regular ticket back, and then I send Lefebvre the details. From his BlackBerry comes a one-word imperative: “Upgrade.”

So it’s a go. I tell him I’m not out to do a hatchet job. He had quite a story going even before the FBI started busting Neteller executives. But I have to talk to him about his arrest, his bail terms, and his conversations with the DOJ — at least the ones he can talk about. “I’m okay with that,” he says. “I just want to get my side of the story out there.”

So this is how I reconnect with my old acquaintance — flying business class from Toronto to LAX and then grabbing a cab, on my dime, up Interstate 405. From the back seat of the taxi, L.A. steams like paradise compromised. Mountains float mirage-like in the brown haze. Vehicles scurry up and down the highway in fits and starts, a semi-orderly procession of cockroaches on wheels. The Getty Museum has its exquisitely manicured gardens, but the surrounding L.A. hills are scrub-like and barren. This is, of course, a desert climate, dry as unbuttered toast. The cabbie exits on Santa Monica Boulevard, hangs a left on Butler Avenue, and voilà, my destination, the Village Recorder in West L.A., where I’ll be hanging out with a guy I haven’t seen since 1987.

The last time Lefebvre and I were together, back in September of that year, I’d bought him dinner at Chianti Café in Calgary. The restaurant served not-bad Italian cuisine, although today’s foodie snoots might object to that assessment. I especially remember the obscene-looking but tasty spaghetti and spicy meatballs — the plate featured noodles smothered in a rich tomato sauce and topped with two meatballs — just two — nearly the size of Indian rubber balls. This was the best fare I could offer. I was the editor of *Vox* magazine at the time, a monthly college radio guide with pretensions to arts magazine status, which had a press run of ten thousand copies and was distributed to 125 businesses in Calgary — clubs, record stores, bookstores, etc. The only contra deal we had at the magazine, negotiated by a former publisher, was with Chianti — four hundred bucks’ worth of food and drink every month in exchange for a full-page advertisement. In those days, that amount went a long way. I used the tab to reward student volunteers, the ones who had helped that month on the production and, especially, with the thankless task of delivering the magazine in the borrowed student union truck.

Lefebvre hadn’t done anything like delivering bundles of *Vox* to clubs and record stores downtown. He did community work of a different kind, having helped me in his professional capacity as a working lawyer. I’d met him at the Sunnyside Legal Clinic, which happened to be a couple of hundred yards from my rental house, and he listened to my tale of a recent student referendum gone bad. What

had appeared to be a win was later overturned in a decision against the radio station. He devised a simple, but what he thought might be effective, plan to ensure that CJSW would win a pending appeal in front of the University of Calgary Review Board. He asked me whether the radio station could possibly afford to fly a man named David Carter — the Speaker of the Alberta Legislative Assembly at the time — down from the provincial capital, Edmonton, and put him up for one night in a half-decent hotel. I checked with our station manager. She agreed to cover the expense.

The problem specifically was with a referendum the previous March in the 1987 student elections. The referendum question asked University of Calgary students whether or not they would agree to pay an additional one dollar per student per term to offset increasing fixed costs at CJSW. For my part, I was hoping the additional dollar would also cover some cost overruns at *Vox* magazine (hence my personal investment in the decision). What happened was this: CJSW, which had already been guaranteed two dollars per student per term in a 1982 referendum, had won the 1987 referendum by three votes. The margin was thin, but it was still a win. Or was it? The chief returning officer determined that one non-student had voted and another student had double voted. Three votes were subsequently thrown out, which rendered the referendum vote a tie. The chief returning officer recused himself from casting the tiebreaker because he was not a student during that semester. He turned to his deputy returning officer, who voted against the radio station. Instead of winning by three votes, CJSW lost by one.

With Lefebvre's help we had a chance to overturn what I believed was a partisan decision. At the appeal six months later, Carter informed the Review Board that the established law in Canadian elections was that the first vote of a qualified voter counts. That voter is subject to disenfranchisement only with the second vote cast. Thus, CJSW, in fact, had won the referendum by one vote. Did I ever need more proof that every vote counts? The win on appeal guaranteed that CJSW would receive something in the order of an additional $50,000 per year in student funding, in perpetuity. Over the decades, Lefebvre's elegant bit of pro bono has netted CJSW over $1.3 million and counting. All he got out of it was spaghetti and meatballs and some plonk.

I go into this anecdote in some detail to explain two things. One: Lefebvre paying for my ticket to L.A. is not the only conflict of interest I have; I have firsthand knowledge of his generous spirit, which predisposes me to think well of him. And two: this early anecdote of Lefebvre's behavior shows what kind of person he is, the kind who wants to help people and for whom making money is not the guiding

purpose of existence.

And it wasn't the first time Lefebvre helped the university radio station while I was there. As president of the student union in 1978–79, he managed to push through, or at least set up, legislation that more or less guaranteed autonomy and independence for student media, especially the student newspaper, the *Gauntlet*, but also eventually for CJSW and the student television station, Universatility, when it came into existence.

* * *

Once I get to the Village Recorder, Lefebvre heartily welcomes me into Studio D. He's a large man in his late fifties, still waving his Hendrix freak flag high and still wearing his hair the same shoulder length it was during his campus politics days. His stomach protrudes quite a bit more than last I saw him, and his hair's gone gray, of course, but he's as outgoing as ever. The first thing I notice is that he addresses people by their first name, always, and, true to his student politics roots, never forgets a name. If he does, he directly asks for the name again and uses it again right away so he can remember it.

Like a politician working his mojo, Lefebvre meets people up front, eyes focused on his immediate subject. In group situations, he brings everyone within immediate earshot into the conversation, making sure no one gets left out. This is a rare skill, and I'll see it happen again and again. He'll confess later that all this glad-handing and remembering names is actually a mask for his insecurities — his way of combating being socially immobilized. No one would suspect this.

Ivy Patton, whose husband, Danny, has abetted Lefebvre's music for years, puts it to me this way: "After we see him there's this little warm glow that you have, this John glow. He just makes you feel so good." As for his intimidating amount of money, she says, "He makes you feel like it's yours too."

Lefebvre is also egalitarian in his dealings with others. He's at ease talking in the same direct, friendly manner to waiters, CEOs, cab drivers, artists, musicians, and lawyers. This is what happens when you've been both a somebody and a nobody, when you've been a regular Joe and then king of the world, when you've not only killed time but done time. The only time a tonal shift occurs, to one of formal deference, is when he is on the phone with the lawyers he's hired to represent him. The change in tenor reinforces the seriousness of the FBI charges — twenty years and one hundred percent forfeiture. And maybe more than one hundred percent, if the DOJ decides any

other property he bought — for his mom, say — counts as well.

After I've been in the studio room for a few minutes and been introduced to Brian Ahern, Lefebvre says, "Bill, you haven't changed in twenty years." Well, he knows how to flatter a guy, so maybe I ought to be on my guard. He does have this preternatural ability to make everyone feel included and at home inside his protective aura. It doesn't matter whether he's introducing his family to waiters at chichi restaurants or his Salt Spring Island girlfriend, Hilary Watson, to musicians in the studio, his excitement is infectious.

"Look at this!" he says, pointing to a gold record hanging on the wall that celebrates the fact that the Rolling Stones recorded "Angie" at the Village. Even now, accustomed as he is to his massive windfall, the Village's atmosphere gives him a tingle. Lefebvre can afford to pay to bask in the storied history, hoping the perfume of pop success will linger over Studio D while he's here. "Steely Dan recorded here, man!"

It's true. The Dan recorded its first album, *Can't Buy a Thrill*, and several others, here. The Village began in 1922 as a Masonic Temple, but in the sixties, perhaps appropriate to the era, the Maharishi located his Transcendental Meditation headquarters here. The studio itself was founded in 1968. Supertramp, Neil Diamond, Heart, Cher, Stone Temple Pilots, Cracker, John Mayer, Smashing Pumpkins have recorded here, and the list of successes goes on. Recent clients include Kelly Clarkson and Coldplay. Just a week earlier, Lefebvre had breezed by the now ex — Mr. Gwyneth Paltrow, Chris Martin, sitting on stairs, yakking on his cell.

Right now Lefebvre is into the final wrap. A cache of tunes has been digitally stored, awaiting mixes. Tomorrow he'll re-record some vocal and keyboard parts he and Ahern don't like. Lefebvre confesses that he's worried about the lack of guitar muscle on some tracks — not so much on the country-inflected pop but the straight ahead rock 'n' roll tunes. The way he envisioned the songs in his head, and on his acoustic guitar when he wrote them, isn't necessarily the way they're turning out. The rhythm guitar seems buried, and the songs aren't rocking hard enough for his taste. This, he hopes, is not a big deal, since mixing is a long way off. Generally he sang and played guitar on most tunes, plus a bit of piano, while accompanied by session aces hand-picked by Ahern.

The aces all have history. Al Kooper, for instance, cofounded the Blues Project in 1965. A year later, as a session man, he came up with the famous organ line that propelled Bob Dylan's six-minute AM radio masterpiece "Like a Rolling Stone." Then he helped initiate a horn-driven rock craze in 1967 by founding Blood, Sweat & Tears before releasing a string of solo LPs. Kooper is now in his mid-seventies, and Lefebvre says, fondly, that he is at heart still a "seventeen-year-old

greaseball from Philly." Later, Lefebvre will kick a bunch of money Kooper's way to help him finish his latest solo recording.

Glen D. Hardin was one of Buddy Holly's Crickets in the early sixties. He then became a member of the Shindogs, the house band that backed up various guests on the television pop show *Shindig!* in the mid-sixties. In the seventies, Elvis Presley picked Hardin to lead his band. His credits run several browser screens in length, including Gram Parsons, Linda Ronstadt, and Emmylou Harris.

Others enlisted for the month include drummer Jim Keltner (Little Village, Bob Dylan, on and on and on), whom the others jokingly dubbed "King Jim"; bassist James "Hutch" Hutchinson (Bonnie Raitt); keyboardist Matt Rollings (Lyle Lovett); pedal steel guitarist Greg Leisz (k. d. lang, Bill Frisell); session guitarist Dean Parks; and Patrick Warren, the Chamberlin specialist, who has played with Aimee Mann, Tom Waits, and Joe Henry.

Assessing Ahern's choices, Lefebvre says, "When these guys are behind you, it's hard to fall down."

* * *

In 1978–79, Lefebvre was president of the University of Calgary Student Union. He graduated from U of C's Faculty of Law in 1983 and for a few years practiced at McCaffery and Company, and elsewhere, before chucking the corporate life in favor of becoming a people's lawyer. With Jane Bergman, another lawyer, he founded a bohemian-style retail outlet called Sunnyside Legal Clinic. After several years, they sold off the clinic and headed to India for a much-needed respite. Returning to Calgary, he opened a leather goods shop. Whiling away the long retail hours alone, he attempted to write a novel. The shop went bust, so he went back to the law. Then he sold coupon books for a living, which was about when his lawyer pals began to worry for his sanity. He subsequently landed at a condo management firm but wondered what he was doing there. By his mid-forties, Lefebvre had about all he could take. He chucked it all to play music full-time. Staying up half the night, jamming at clubs with a musical partner half his age, busking in the morning at CTrain stops for eggs-and-sausage cash, getting up at four in the afternoon, smoking up — now that was a fun life.

All those attempts to flee his profession failed, and Lefebvre was forced to return, over and over, to his bête noir. During the mid- to late nineties, his former partner Bergman tossed him the odd commercial real-estate law gig, which was how he came into contact with the businessman and venture capitalist Stephen Lawrence. A

decade younger, Lawrence had also attended U of C and dabbled in student politics. He was an aficionado of satirical pop music and known to friends for his bullshit detector, but otherwise he was a pure business guy. Lawrence wanted to make a fortune and be a player. He received his master's from the Ivey School of Business at the University of Western Ontario (now Western University) in London, Ontario, before returning to Calgary.

At the time, Lawrence required basic lawyerly assistance with the paperwork and filings for purchases and holdings and construction. Lefebvre could sleepwalk through that, and he was an affable guy. He and Lawrence struck up a friendship based on a few laughs and professional respect, even though Lefebvre's heart would never be in the work.

For a company accused of money laundering, Neteller has an ironic origin: a car wash. In 1997, Lefebvre did some work for Lawrence, who was developing a strip mall in the Midnapore area of south Calgary. Lawrence leased out all of the storefronts but one, the cash-only car wash. He hired Jeff Natland to run that, a teenager who spent his days filling soap dispensers and emptying change boxes, and his nights surfing the internet. Lawrence discovered Natland was a computer geek who used his dad's credit card to cruise legal gambling sites based in the Caribbean. Lawrence asked Natland if he might be able to create a blackjack program. Don't see why not, the kid replied. Lawrence considered the idea of starting his own online site in a legal Caribbean jurisdiction. After trial and error, he and Natland realized the most vulnerable point in any online gambling chain was its secure money transfer system. Lawrence and Lefebvre would ultimately create Neteller with the specific purpose of solving that problem.

In 1999, Lawrence pinpointed his niche: processing internet gambling transactions in a new and efficient way. Meanwhile, the gregarious Lefebvre sold the idea to a couple of crucial investors and talked it up to bookies in Costa Rica and other places. Lawrence was the business brain, Lefebvre the sales and marketing brain. Natland was the IT brain but didn't want to stick around. He headed to Silicon Valley, where venture capitalism was white-hot. Lawrence and Lefebvre came up with a company name, Neteller. It was just the two of them in 2000. They worked out of a cavernous office space downtown. They split their circadian rhythms into twelve-hour shifts and worked the phones, building the business from nothing. Lawrence had other businesses to attend to, so Lefebvre then stretched himself, working up to eighteen hours a day. He didn't need money because this was his life: sleep, drive, work, repeat. For months.

Then, after restricting themselves to a meager monthly draw, and Neteller surviving a few near-death experiences, the pair suddenly

started to make a profit in 2001. That profit soon ramped up. It became a gushing profit, an endless oil-well-pumping kind of profit. And then not just a gusher but a perpetual motion machine of profit, shooting checks at Lawrence and Lefebvre and the other five original investors like a pinwheel firing rockets on Independence Day.

Lefebvre and Lawrence started pulling in bonuses in the tens of thousands, then hundreds of thousands. It was "Listen to a story of a man named Jed," except the man's name was John, and his gusher went off in 2003, burst high then morphed into Jack's beanstalk. Lefebvre, who had been busking on the streets of Calgary just a few years before, was insanely wealthy by his early fifties, worth a quarter of a billion, maybe even $300 million on paper, in just four intense years.

* * *

What did a man like Lefebvre do with this sort of wealth? Well, he threw it around like a happy-go-lucky hippie. He bought things with the knowledge that it did not make one iota of difference to his bank balance — and it didn't, because the green stuff kept blasting his way faster than he could spend it.

And so, like anyone who has ever come into a sudden convoy of cash, Lefebvre has his toys — in Malibu alone, a pair of houses, a silver BMW Z8 in each garage, and a seven-foot Bösendorfer grand in the living room of Malibu 2. His real home is not Malibu and Los Angeles, although he enjoys the buzz of money and celebrity and sun and smog. His actual residence is located on the west side of Salt Spring Island, one of the Southern Gulf Islands, about thirty miles north of Victoria, British Columbia. Salt Spring is a former hippie community that became popular in the eighties and nineties with yuppies — wealthy yuppies, that is — and is now home to approximately ten thousand permanent residents. In addition to a home on Sunset Drive, Lefebvre bought a shuttered drinking establishment called the Vesuvius Inn, which overlooks Vesuvius Bay and is a five-minute drive from his Sunset Drive home. He intends to reopen the music venue, which would give him a regular place to jam with other island musicians — who knows, maybe Guess Who/ Bachman-Turner Overdrive guitarist Randy Bachman or 54–40 drummer Matt Johnson. Lefebvre also keeps a house in Calgary, his hometown, in the Mount Royal neighborhood. His personal jet, a 1984 Cessna Citation II, is parked and maintained at a hangar in Springbank, Alberta, fifteen miles to the west of Calgary.

Still, at some point, the spending began to exhaust Lefebvre. He

decided to fulfill a vision of what he thought he was destined to do: give it all away. “I always thought,” he says, “being a philanthropist would be a good job.”

Lefebvre gave money to friends and family, and he gave money to people who asked for it if he decided they needed it. Then he started to think on a grand scale: what if I start giving money — lots of money — to environmental organizations? So he created the John Lefebvre Foundation, which gave millions to the Dalai Lama Center for Peace and Education; the David Suzuki Foundation (which proclaimed Lefebvre the largest financial supporter of environmental charities in Canadian history); his friend Jim Hoggan’s DeSmogBlog, which set out to expose the climate-change deniers as frauds sucking on oil industry teats; and Daniel Taylor’s Four Great Rivers Project in Tibet, which raises environmental consciousness in China.

The word *philanthropist* had a nice ring to it. Lefebvre could see himself playing the role indefinitely. Until the Neteller project, his life had been a bizarre zigzag. He barely accepted being a lawyer, grasping at one dubious job opportunity after another — anything to relieve the boredom of law. His first two marriages had failed, and there was a long, successful common-law relationship, until it wasn’t. The string through all of the personal and professional turmoil was that nagging, intermittently urgent desire to play music full-time.

And so life’s chain jerked him around until he got hold of it and took control. For all the late-blooming, starry-eyed ambition he now indulges, and for all the nouveau-riche lifestyle he has accessed in recent years, Lefebvre is a surprisingly earthy rich man. His baubles and endless disposable income haven’t changed him much. He’s like the Peter Pan who knew he was growing older but refused to acknowledge it. He struggled with the despised concept of maturity but then, at the half-century mark and with the Neteller assist, realized that he now didn’t have to mature, would never have to, and his wide-eyed enthusiasm just got wider.

Lefebvre seems to have kept the seven deadly sins in check, at least to the extent that they haven’t overwhelmed him. After running a gauntlet of excess, he was told by his doctor that he needed to cut down on the number of expensive reds he consumed. It’s true that Lefebvre has become a wine snob. For him, a bottle of plonk goes for around seventy bucks in Canada. Regusci Winery and Caymus Vineyards in Napa Valley produce two of his favorite everyday cabernet sauvignons. The doc didn’t tell him to cut down on the pot smoking because he didn’t have to — the DOJ’s mandatory piss tests took care of that.

And that is the one un-zigzagging commitment Lefebvre has made down the decades — his dedication to pot smoking. This side of his

life, indulging in his preferred recreational drug, which started in his early teenage years, he might let me in on later: “Yeah, that’s about it, except for the time I was busted for selling acid and did time. I can tell about you that bust, too, if you want.”

Money hasn’t turned Lefebvre into a different, uglier person, but he knows it has changed how he looks at himself and how he acts around others. “I have to admit I do rely on the money to some extent for my self-esteem,” he says, chuckling quietly. “I’m not perfect, you know what I mean?”

* * *

Everything was clicking for Lefebvre until he was blindsided on January 15, 2007. He was walking on the sunny side of the street, and out of the shadows came a sledgehammer to his solar plexus. On the surface, the DOJ-directed arrest made no sense. He is a Canadian citizen, not an American. His former company, Neteller, is now based on the Isle of Man — a state dependent on the British Crown yet self-governing — not in the United States. He’d resigned as president of Neteller Inc., the earlier, Canadian version of the company, in 2002 and ceased to be a member of the board of directors of the Isle of Man — based Neteller PLC in 2006. So his connection to Neteller — minority shareholder — was minimal when the FBI pressed the intercom buzzer. What’s more, he’d been generous with the wealth he’d rapidly accumulated between late 2003 and 2006. It’s difficult to avoid weighing these facts against the charges.

But from the FBI’s perspective, this Calgary internet entrepreneur had looked the other way when he realized what he was doing was wrong. It’s not about what you do with your fortune once you have it; it’s about whether or not you were breaking the law when you were acquiring it. Michael Garcia, U.S. attorney for the Southern District of New York, in a press release dated January 16, 2007, stated: “Stephen Eric Lawrence and John David Lefebvre were arrested yesterday in connection with the creation of an internet payment services company that facilitated the transfer of billions of dollars of illegal gambling proceeds from U.S. citizens to the owners of various internet gambling companies located overseas.”

Mark J. Mershon, assistant director in charge of the New York office of the FBI, added stentorian thunder to the press release: “Internet gambling has become a multi-billion-dollar industry that derives a major portion of its revenues from U.S. citizens. A significant portion of that is the illegal handling of Americans’ bets with offshore gaming companies, which amounts to a colossal criminal enterprise

masquerading as legitimate business."

Garcia pointed to evidence that suggested that the company founders knew what they were doing was wrong: "At the time that the defendants took Neteller public … the company's directors … conceded that they were risking prosecution by the government of the United States under existing or future federal laws."

This is true. As they prepared to float stock on the AIM in early 2004, Neteller advised interested investors that it did not have a presence in the U.S. but had a contractual relationship with the U.S.-based company JSL Systems (owned by Lawrence and Lefebvre), which transferred U.S. funds to Canada, where Neteller maintained a Calgary office and processed customer accounts through a National Bank of Canada account. It even admitted in the prospectus that the money held in the U.S. was "vulnerable to freezing orders by state and federal prosecutors."

Investors decided it was worth the risk; the FBI decided Neteller had crossed the line. Regardless, the question of whether the American government overstepped its territorial powers remains an open one. The DOJ claimed it simply followed the enacted legislation (internet gambling is illegal) and sentencing (twenty years and everything you own). Yet others saw that the long arm of the U.S. law had grown special, international powers. Like the Fantastic Four's rubbery Reed Richards, it reached out — way, way, way out — to grab hold of the guys who had made the most money, in order to sideswipe them off the road, hang them upside down, and shake out as much cash as possible — and threaten to take away their liberty while it was at it. Calvin Ayre, the Saskatchewan-born and — raised entrepreneur behind the offshore gambling lifestyle site Bodog.com, stated publicly around this time that he would not be flying near U.S. airspace any time soon.

Yes, it might be appropriate to inquire why the DOJ would bother to pursue a couple of Canadians formerly of a company based in the Isle of Man, a company trading on the London Stock Exchange and not the NASDAQ. Canada's self-proclaimed national newspaper, the *Globe and Mail*, thought this was a logical question. It published an editorial four days after the arrests that offered: "While the U.S. authorities would like to paint [Lefebvre and Lawrence] as criminal masterminds, the fact is that they have broken no laws in either Canada or Britain, where their company is based. Instead, they have run afoul of the hypocritical U.S. desire to restrict gambling on the internet while allowing it to flourish at home, where it produces billions of dollars in tourism and tax revenue."

On gambling websites, there were cynical grumbles about the U.S. forcing out international companies simply to give its own

gambling business interests time to build competitive models. Non-U.S. interests were making too much money, the argument went, and too much of that money was leaving the country, and so it had to be stopped. The busts attracted the attention of British business commentators, who made much the same complaints. For instance, a week later, London's *Daily Telegraph* quoted a "specialist lawyer" named Robert Amsterdam, who termed the arrests "a disgrace." Amsterdam predicted international legal implications for the U.K.: "This means that the U.S. will impose its jurisdiction, retroactively, on this side of the Atlantic."

Another possible explanation as to why Neteller was taken down was its sheer number of transactions. For the first six months of 2006, $5.1 billion went through Neteller, eighty-five percent of that related to U.S. customers. Perhaps this alone was enough to stir the anxiety of the U.S. Department of the Treasury, which could then claim that since it didn't know where all that money was going, the cash flow might destabilize an already shaky U.S. dollar, which was in danger of losing its status as the world's standard. It was a nice theory, but the amount of money processed through Neteller annually, although sizable, was a fraction of the trillions in U.S. currency that sloshed around the world every year.

And then there was the theory floated in the media of the naive Canadian businessmen with the nifty internet idea who got duped by terrorist money launderers, which attracted the attention of authorities through the U.S. Patriot Act and the Department of Homeland Security. If a U.S. citizen gambled and won, he got his money back, and that money stayed in the U.S.; if he didn't win, that money was harder to follow. Maybe it went to a gambling operation in Costa Rica and was then laundered into support money for insurgencies in the Middle East or Africa. If you were a Republican you might find logic here, but the fact was, the main functions of Neteller's 600 staff were to provide security from fraud and to monitor their clientele — clearing customers, taking precautions, and processing secure transactions. In other words, Neteller learned how to filter its clientele. Sure it got beat a few times, because fraudsters tried every trick, but its customer base consisted almost entirely of good, clean, law-abiding citizen gamblers.

A different angle might cast Lefebvre as a rock 'n' roll Robin Hood, who stole from the stupid and gave to the worthy. That point of view makes sense in terms of the guy's personality, and might also find purchase with people who have a poor opinion of gambling in general. But from the DOJ's point of view, the many charitable donations Lefebvre made after he acquired his money were irrelevant.

Maybe a better way to look at it, since as voters and taxpayers

we're all responsible for the mainstreaming of gambling culture, is that Lefebvre does privately what the government has been doing publicly for decades. Lawmakers in Canada have used gambling proceeds from voluntary taxation models, such as charity casinos, video lottery terminals, lottery tickets, and the like to finance various programs since 1976. Similarly, Lefebvre has used a large portion of his earnings, which aren't actual gambling profits but more like tolls for those who wanted to gamble at offshore sites, for his own preferred good causes.

* * *

And for his preferred indulgences. Producer Brian Ahern sits in his chair in front of the Neve 88R console in Studio D early in the afternoon on Thursday. He's "The Thinker," an Easter Island statue. He has the patience of Buddha. He's listening … listening … *listening*. Occasionally he'll crack a joke or kibitz with the "G-Man," his engineer Guillermo. Ahern's been recording music since the late sixties and says things like, "Every moment of time exists in itself." Then he'll turn to me directly and tell me it's deep and that I ought to write it down. Okay, Brian, whatever you say.

Ahern has developed his own methodology for the studio. He tells me he's even given it a name, "strateragy." This could be another one of his jokes on a journalist, for all I know. He says it's his way of dealing with musicians who have become too damned good at playing their instruments. He says,

They don't want to play more than one take because they know it'll be more proficient but won't sound any better. That's because on the first take they really listen to each other. After they know the part they don't bother listening to each other anymore.

So I'll ask them to play the intro. Then I might ask them to rehearse the chorus, then maybe the ending. They get really frustrated: "Let's play the song!" they yell. But this way I get them to rehearse the song without actually playing the song.

Ahern's "strateragy" includes keeping Warren's instrument, the Chamberlin, out of the mix so the others cannot hear him — at least until Warren has figured out his part. The machine Henry Chamberlin introduced in 1956—magnetic tape loops, which contain notes from the clarinet and various other instruments, are wound around reels — emits strange, wonderful sounds that can distract the other musicians. It begat the Mellotron, which became popular with English rock royalty in the sixties: "Strawberry Fields Forever" by the Beatles, "2000 Light Years from Home" by the Rolling Stones, "Nights in White

Satin" by the Moody Blues, among others. "Patrick is the sorcerer," says Ahern. "We didn't want to throw anyone off, or have them play off him too much."

Since Ahern is being expansive about his methodology, I tell him I was at Lefebvre's first-ever recording session. Nothing's happening in the studio, so he lets me babble. In the spring of 1980, I was part of a joke slate of candidates for student senior government positions during the annual U of C Student Union elections. We called ourselves Parti des Pataphysiques, after French proto-surrealist playwright Alfred Jarry's so-called science of imaginary solutions. During the presidential forum, instead of our candidate delivering a speech, the collective performed a song, a proto-rap actually, written by the fiery New York ghetto trio the Last Poets. In a move that would be in bad taste now and probably was then (but seemed kind of funny to us and most everyone else), we changed the Harlem group's original lament of "Wake Up, Niggers" to "Wake Up, Students."

The forum went well and convinced campus politicians that, as a club, Pataphysics might be good for campus spirit. We went back to CJSW's studio to record the faux call to arms, along with a theme song to make Jarry proud, "The Pataphysics Blues" (as in, "I've got the pataphysics blues / And I just can't stop my drinking"). Strangely — and a little suspiciously, I thought at the time — ex-student union president Lefebvre — still at U of C but now working toward his law degree — arrived unannounced at the radio station studio with his pal Bruce Ramsay, the current student union president. Relations between student politicians and radio station personnel had never been too healthy, despite Lefebvre's move to address student media autonomy the previous year, and the groups maintained a tribal mutual wariness. Yet here we were with the two most senior members of the last two administrations, drinking, smoking dope, and bellowing in unison, "I got the Pata-Pata-Pata-Pata-Pata-Pataphysics bloo-ooooze!!!!"

"Oh yeah," Lefebvre pipes in, the story flooding back, "now I remember!"

* * *

Lefebvre had a stockpile of songs he'd reserved for the sessions, a baker's dozen written over the past ten to twenty years. Some were co-written or co-performed with his former music partner Karen Fowlie and dated from the late nineties, when they worked together under the moniker French Kiss the Fortune Teller. Danny Patton, the Calgary musician, engineer, and studio owner, had helped the duo

record one self-titled CD in 1998, before they broke up.

To this pile of songs, Lefebvre added another dozen tunes — written for the occasion and many, understandably enough, about American justice and society — prior to his June "residency" at the Village. He recorded twenty-nine songs in all, enough material for two CDs. Some people might pick the ten or twelve that flow together best, releasing what they consider a strong introduction to their music that also happens to be digestible to the public. Not Lefebvre. Coming from the Department of Go Big or Go Home, he's looking to release every tune.

Lefebvre's songs range from straight country ballads to full-on rock 'n' rollers, but overall his sound falls in the roots-and-country quadrant of rock and pop. His voice is not robust and can be sharp and thin, but it takes on a likeable, rusty tinge when he's relaxed.

During my second afternoon in Studio D, Lefebvre starts working on "Independence Day," his rocking, bittersweet ode to the USA. He barks out his words John Mellencamp — style. The strangulated delivery sounds like braying, which makes the lyrics — Lefebvre playing his love of L.A. off his rage at the current Washington administration — sound dumber than they should. The words require a subtle delivery, one that nudges and winks at the listener rather than preaches. I start to wonder whether he shouldn't let that great guitar hook he's fashioned, basically a reworked "Shakin' All Over," do its business and channel some of his inner Bob Dylan — maybe, say, that purring, sly delivery the old coot conjures on "Things Have Changed." I say this out loud to no one in particular, hoping to catch Lefebvre's ear. I don't.

Eventually Ahern recognizes Lefebvre is trying too hard and constricting his voice. For the next take he attempts to convince the singer to be more conversational. Once the spirit of "Dylan" is invoked, though, Lefebvre starts trying to mimic the Voice of His Generation. Literally. After three or four takes, it sounds like the young Bobby Dylan is right there in the room. Lefebvre listens back to his mimesis. Ahern loves it and cracks, "We had a special guest singer for this song."

"Aw," Lefebvre then drawls, "he's a washed-up old star."

Later, Lefebvre tells me, when I started to squawk about the vocal, making suggestions, Ahern told him in the lounge, "I need a water gun." Apparently, without much effort and on my second afternoon in the studio, I'd become the hanger-on Ahern detests, the guy who sits on the couch and tells him how to produce his records. "Fortunately Brian respects you," Lefebvre says, "because he used your idea." Later on, Lefebvre sang over the Dylan imitation with his own interpretation — but the phrasing and the volume never returned

to their original, hectoring form. I felt vindicated.

Lefebvre admits his hired guns were a little doubtful about what Ahern had gotten them into: “More than a little skeptical, truth be told.” But he insists Jim Keltner and company didn’t come because he was some rich guy who could afford to rock out with the best; they came and played the songs because Ahern asked them. After a while, though, Keltner started to say things to him like, “Hey John, that was a good tune.” And later: “Jeez, that was a good one, too. How many you got, John?”

Lefebvre says, “All the guys told me they were willing to come back and add parts or whatever I need. They might not have said that at the beginning, but they did by the end.”

* * *

Hilary Watson — the woman Lefebvre calls, in habitual hippie vernacular, his “lady friend”—and I sit in the studio lounge while everyone takes a break. It’s now around six o’clock on Thursday. A never-ending stream of Fox News propaganda blares from an oversized television set. It is impossible to deny. The demure Watson shrugs off her irritation.

Fox seems to be the favorite among the musicians. Whether they believe the gibberish sprouting forth or it’s simply the most consistently entertaining television on offer is up for debate. Every time Lefebvre sits down to eat lunch, he shakes his head and rails against the political madness. Ahern’s response to Fox’s continuous warnings that the terrorists are coming to destroy America any second now is “We ought to just go in and kill ’em all.” It sounds as though he’s in favor of committing genocide just so the news industry will stop polluting the airwaves. Then again, who says music people have to be left wing? Maybe he agrees with Ted Nugent and the Fox News point of view. Ahern might be the vigilant sphinx rather than the sanguine Buddha.

Watson edits out the barrage by turning off the sound. We make small talk about Salt Spring Island. That’s home for her, and where she met Lefebvre. She’s worried about tending to the overly large garden attached to her new house. Her teenaged children look at her in shock, she tells me, and derisively comment on how Mom will take really, really good care of that garden — yeah, right.

I don’t want to bother Watson about this, but earlier I asked Lefebvre about all the women on his MySpace page. Crassly, I inquired as to their vocation — island gold diggers, perhaps? “Nah,” said Lefebvre, “they’re just friends from Salt Spring. There are a lot of

females from Salt Spring on that page. I helped one of them record her hip-hop album last year."

I doubt Watson has much to worry about. Lefebvre showed me a screen shot of her on his computer earlier, a selfie she had emailed to him. When stretched to cover the entire screen, it evokes thoughts of seventeenth-century portraiture. The digital artwork might be titled "Beautiful Modest Woman from Salt Spring Island." Lefebvre's assessment: "She makes a picture look good."

Lefebvre bursts into the room, still perky seven hours into the day's recordings and overdubs. "Sorry I left you, honey — had to take that call. It was Vince. They're ready. It's going to be the tenth, the sixth, or the third, whichever suits him." That means next week or the week after, Lefebvre will plead guilty to money laundering and racketeering. Vince Marella, who works out of an office on Century Park East in L.A., has been discussing terms of the plea for months, and now they're ready to deal. If Marella thinks Lefebvre ought to go ahead and plead guilty, maybe he should. Marella has represented senior corporate clients for three decades, according to his law firm's website, and is "recognized as being one of the foremost white-collar criminal defense lawyers in the nation."

I ask Lefebvre about the deal Marella is cooking up. He says he can't talk about it, but he certainly won't be getting the book thrown at him — twenty years and everything he owns. Under Marella's guidance, and with Lefebvre cooperating with the feds, it'll probably be more like an admission of guilt, around forty million bucks in cash forked over to Uncle Sam, and maybe fifteen or sixteen months in jail — if he's lucky. In the United States, a convict must serve eighty-five percent of the sentence before being paroled, so even in this scenario, Lefebvre is looking at a substantial stretch. The bewildering ordeal seems over — a relief, obviously. All the same, the possibility of hard time becomes less chimera and more looming fact of life.

There is another possibility: Lefebvre pleading not guilty. He could argue that the U.S. has no jurisdiction, that he hasn't been president of Neteller in some time, and that it's like charging a former CEO of Exxon in connection with the Valdez oil spill.

"It's not that simple," says Lefebvre.

Meaning, when you've been arrested and charged with money laundering and racketeering, the DOJ is not playing touch football. The government begins with twenty years and everything you own. Then the agents assigned to your case ask — cue up that famous Al Kooper organ part — do you want to make a deal? If you do, maybe, just maybe, they might consider cutting you slack. If Lefebvre decided to plead not guilty — to not cooperate with the DOJ in its ongoing gambling investigation — the Americans would seek permission from

the Government of Canada to freeze his assets. Not only would Lefebvre find it difficult to buy those groceries, he wouldn't be able to scrounge up enough coin to pay a lawyer. The only recourse for Marella would be to appear before the judge and plead his case to unfreeze a small portion of the accused's funds to initiate representation.

Still, doing time? The guy who used to be big man on campus is going to the big house? After cooperating? There was a quote in the *Globe and Mail* after the January arrests, referring to Lefebvre and Lawrence: "These are good guys," said the unnamed source, an associate of Lawrence. "This is a little scary — this is super extra-territorial."

* * *

The day's recording session sputters out. Now Lefebvre wants to meet his daughter, Emily Lefebvre, and her fiancé, Pádraig Ó'Cinnéide (Kennedy), at Nobu, which is a three-minute drive from Malibu 2. Emily, born in 1980, is the proud result of Lefebvre's second marriage.

Lefebvre has been married three times — four counting his common-law relationship with Jane Bergman (now McMullen). His first was to Janice Pridham, in the early seventies, before university (Lefebvre can't remember the year). The relationship fell apart the year Lefebvre was elected president of the student union, 1978. His second marriage, to Katharine Armitage, a U of C nursing student, was of the shotgun variety. The union fell apart, but Lefebvre and Armitage remained devoted to raising their child. "Katharine and I, we tried," he says, "but Emily turned out great."

The two parents lived near one another in Calgary's Sunnyside neighborhood to share the parenting load more easily. Lefebvre entered a long-term relationship with fellow lawyer and business partner Bergman, which began in the mid-eighties and sputtered out around a dozen years later. Then, in 2003, Lefebvre became entranced with a fifty-seven-year-old Costa Rican woman named Cecilia Garro, his landlady. While setting up Neteller's San José office, he fell into a serious courtship, which resulted in marriage. The union went bad almost immediately, leading Lefebvre to bolt for Malibu in the fall of 2004. Lefebvre remains on good terms with all of his exes, except for Cecilia, whom he has not seen since their marriage imploded.

Emily and Pádraig live in Dublin. She's a student at Trinity College, and he's an IT guy. They're back on North American soil to attend a wedding and see Emily's relatives. Her dad tells me Emily has an appealing take on Paris Hilton: "She thinks she's a big shit because

she's got sixteen million. What a chump!"

"That's Emily," Lefebvre says. "She's got her head screwed on right."

I know nothing of the world-famous Nobu. Neither did Hilary, until her kids shrieked when she told them where they'd be dining tonight. As we approach the entrance, Lefebvre says, "This place is popular around here, you might see celebrities and that sort of shit."

We have an 8:30 reservation, for which we arrive on time. We sit down and, once Lefebvre asks for the multi-course *omakase* menu, or chef's choice, it begins. Our wisecracking server brings on the cascade of dish upon dish upon dish of ornately, exquisitely prepared sushi. After just over two hours, it halts. My favorite is the one shaped like a gigantic winged insect, which you are supposed to eat whole. Lefebvre demonstrates, and I obediently follow, chewing then swallowing the oversized locust. He says about one-third of the people he brings to Nobu tell him it's the greatest restaurant they've ever been to; the rest say it's fantastic. The food does indeed have its share of wild taste sensations, but now we're stuffed.

As the dessert plate is served, Emily and Pádraig return to the subject of celebrity, specifically Cindy Crawford and her Gerber baby food scion husband, Rande. They were sitting at the next table for the first hour or so. Hilary says what caught her eye at first was this extraordinarily good-looking man. Later, I look it up and find out, yes, it's true, Rande Gerber used to be a model. Almost as an afterthought, Hilary says Crawford, at forty-one, is still beautiful.

Our fast-talking waiter appears one last time: "Was everything all right, John?"

"Except for it being too much food it was perfect," Lefebvre replies, signing off. Under a couple grand — chicken feed. "Thank you."

We head back to the house. Lefebvre, Hilary, and I are in the Sierra, while Emily drives Pádraig home in her dad's BMW Z8. She's moseying along in the sleek sports car, below speed limit. Lefebvre smirks and says, "Guess it's too bad Dad's following her."

Once we've settled in the living room, Lefebvre pulls out his CD-Rs of the day's rough mixes. I stare at the Bösendorfer gleaming across the room as we listen to the new tunes at high volume to see how they play outside the confines of the Village's studio walls. Some seem a little muddy because they haven't been mixed, but others already sound okay. Emily wears a look of disbelief as she hears Dad do his Dylan imitation on "Independence Day."

I sit back, listen, and let my thoughts drift. I remember my conversation with Lefebvre this morning about Neteller, his bust, and the possible consequences. He said, "Bill, you have to realize,

everybody was doing it — the banks, the credit card companies, other monetary transaction companies — everybody was processing transactions involving offshore gambling sites."

Sure, everybody was doing it — maybe most everybody's still doing it in some form or other. But it's the Neteller guys who got nabbed, not the Visa guys.

"Yes," said Lefebvre, "but think of it as a speed trap. A radar gun is set up. Visa speeds by … whoosh. MasterCard speeds by … whoosh. Chase Manhattan speeds by … whoosh. Western Union speeds by … whoosh. Neteller speeds by … zap! Everyone was speeding, but Neteller got caught."

So was it a case of the DOJ going after the little guy?

"Maybe," said Lefebvre, "but that doesn't matter. The fact is I'm guilty."

In a DOJ press release dated July 10, 2007, the exact words of the FBI's Garcia were: "Lefebvre pleaded guilty to one count of conspiracy to use the wires to transmit in interstate and foreign commerce bets and wagering information; to conduct illegal gambling businesses; to engage in international financial transactions for the purpose of promoting illegal gambling; and to operate an unlicensed money transmitting business. During the course of the plea allocution, Lefebvre admitted that, during the time he operated the Neteller Group, he learned that laws in the U.S. prohibited certain funds transfers for the purpose of promoting gambling, and as a result, he knew his conduct was wrong." (Lefebvre's partner Stephen Lawrence pleaded guilty in a similarly worded press release dated June 29, 2007.)

Lefebvre's sentencing is scheduled for November 1, 2007, although he says they're all but certain the date will move to April 2008. (Ultimately, the sentencing date will go into limbo and remain there until October 25, 2011.) The FBI will milk Lawrence and Lefebvre for every morsel of information it can get and use them as lures to hook other online gambling executives.

The DOJ has demanded that he be partially responsible for paying $100 million in restitution, which means, yes, Lefebvre will have to find that forty million. It has also recommended a jail sentence of up five years, although Lefebvre's cooperation with U.S. attorneys and FBI agents will almost certainly shorten this length. The penalties will be decided upon down the road, but overall they're not looking bad. "No, it's not bad at all," says Lefebvre. "I don't have cancer. All those poor fuckers I met in jail, they're looking at ten to twenty years and they're not going to be rich when they get out."

For now, Lefebvre has met the DOJ's other crucial condition: admit guilt. Yet "guilt" is such a relative term in this case. Gambling is

ingrained in our culture. Many commentators point out that the concept of subprime loans — the 2008 world stock market crisis being caused by mass defaulting on subprime mortgages — was nothing more than a complex Ponzi scheme perpetrated by Wall Street traders. Texas Hold'em is a television game, wildly popular with the general public. Math whiz Johnathan Duhamel, from Boucherville, Quebec, became a national hero when he won the 2010 World Series of Poker. Now nerds can aspire to win fortunes at poker as well as the usual dreaming of becoming the next Kobe Bryant or Sidney Crosby. Las Vegas has successfully rebranded itself as a family destination. Websites aimed at young users offer free games that essentially teach kids early how to gauge odds — sort of priming the market pump. All levels of government enjoy healthy gambling profits, throwing a bit of the cash at the resultant societal ills as a sop.

Lefebvre chooses to see his ordeal as nothing more than a traffic ticket, but he knows it's a much heavier beef. The FBI has compromised his liberty, and in his legal mind he knows its stance is hypocritical. He also knows he must show contrition in order to receive mercy, so he gets out his frustration, and true feelings, in song. "Justice was a word that used to have sense / Now it's just another barb in your fence / Land of the Free, incarcerate me," he sings on "Mr. Bully Boy," one of his new songs.

Gambling is not the first activity labeled a vice by the law over which Lefebvre has confronted society's hypocrisies. He got an education in North America's war on drugs a couple of years before the Nixon administration declared illegal drugs Public Enemy Number One and the media created the term "War on Drugs." That was the LSD bust in 1969 he promised to tell me about. And so for Lefebvre the correct posture is to remain philosophical about his current imbroglio: "Being busted when I was seventeen, doing time when I was eighteen, was a big part of what prepared me for this. I knew by the time I was nineteen that there wasn't much difference between the guys who were in jail and the guys who were not in jail. There's no big dividing line."

But there is a legal dividing line, and Lefebvre was identified as being on the wrong side of it. Maybe he did get screwed, but who knows? If this hadn't happened, maybe he wouldn't have gotten around to recording twenty-nine songs in a big-time studio with big-time musicians. However, the price to play was steep: the DOJ's proposed forfeiture is the equivalent of the budget of a modest Hollywood flick. "Nothing but the best for my songs," Lefebvre jokes. Oh, and being saddled with a guilty plea beside his name. Oh, and facing a lifetime of complications crossing the U.S. border. Oh, and doing time (again).

But on the sunny side, Lefebvre has what he wants: he's recording his first solo album, at age fifty-six. And so maybe it's worth it for the guy who said publicly almost a decade ago, when he donated $1.2 million to the Faculty of Arts at the University of Calgary, "Art is a way for people to step up and express themselves as human beings; every time you do that, it makes you a better person." If the DOJ hadn't come a-knocking, maybe he never would have had the follow-through to test his mettle against some of the best musicians in the world.

The song "Independence Day" ends and the Malibu living room is momentarily quiet. I worry about Lefebvre's chances for freedom. I recall his lyric "I love the government / I hope they get one someday," and then remember one of his many anecdotes:

So I'm talking to these DOJ guys and they're asking me why I quit Neteller, and they want me to say something like, "I'd been breaking the law and now I realize I have to stop." But instead I'm telling them, "I worked hard, made a couple of bucks and now I want to get back to my life. My partner Steve, he's different. You know, some guys just want to be Warren Buffett …"

"Yeah," says one of the FBI agents, "and some guys just want to be Jimmy Buffett."

* * *

The best way to set up a story about Lefebvre, a friend tells me, is to compare two Canadians who, in parallel, got into trouble with U.S. authorities. One is a well-known, flamboyant, loquacious, upper-crust Toronto media mogul named Conrad Black, who hobnobbed with English royalty, idolized Napoleon Bonaparte, played war games with toy soldiers, and spent lavishly on his buxom columnist wife. The unflappable "Robber Baron" was taken down by jury trial in Chicago on July 13, 2007. Now he is on the prowl — as socialite, author/historian, and talk show co-host lobbing Nerf balls at guests — attempting to restore his good name with Toronto high society.

The other is John Lefebvre, a not-so-well-known hippie rock 'n' roller and internet entrepreneur from Calgary. He made a mega-fortune after the company he cofounded took its innovation public on the London Stock Exchange. While he purchased many baubles for himself, he also spread his money around to family, to friends, to his alma mater, and to charitable organizations, dedicating a healthy portion of his fortune to causes he thought worthy of people's support and attention. And so while Conrad Black is the modern Robber Baron, Lefebvre — the flip side of this hit single — is the modern

Robin Hood. I agree. That's a good story, which ignores the fact that Black cheated his shareholders while Lefebvre crossed the DOJ.

Then again, the story is also about not only Neteller but Lefebvre himself. He likes to talk in hippie language from the sixties ("Some cats are comin' 'round later"). Sure, he can play the eloquent, hyper-enunciating lawyer, but he'll quote Lennon when he's not quoting his own lyrics. He thought dropping acid over forty years ago was his greatest formative experience — and still does. He believes in the ideals of his generation, which are currently being played out in the politics of global warming. His sharp, deductive mind questions everything around him, whether it's his producer's moves in the studio or the outmoded business practices of North American car companies (reduce the number of models, he says, and they can still prosper — and they did).

Lefebvre can be fiery. He'll explode with indignation, machine-gunning the conversation with expletives, the most oft-used being "fuck," "fucking," "asshole," "cocksucker," and "cunt." Sort of like George Carlin's 1972 list, but not quite. This sounds like overkill on paper, but mostly it's colorful coming from Lefebvre, if exhausting. Sometimes when he's vocal about political peeves — the butchery of infibulations, for example — his one-way hectoring veers into offensive territory. I've seen him give women a tour of his massive resort property redevelopment on Salt Spring Island, be otherwise perfectly amiable and charming, and then insist that it's not okay for men to go around slicing out clitorises. He means well, of course.

Most of the time he worms inside your head with his insistence that the world should be freer, that people should be freer, that all human beings should be able to say and think what they want. This simple mantra is not without merit, and his energy in delivering it is contagious.

Lefebvre would not be who he is without contradictions. He is impulsive and hedonistic, yet empathetic and conversational. He wants to save the earth with his money, yet he buys carbon points and flies around in a personal jet. He loves to throw around his money and make sure everyone has a good time, yet he's the one who controls that good time. Like more famous men of his generation, he seems to embody that dual spirit of doing whatever he wants and saving the world simultaneously. Problem is, there is consumption and then there are limits, and we're bumping on limits now. Lately, Lefebvre's answer to the world's problems is this: we need to go through a crisis and lose a few billion in order to make this place sustainable.

A Catholic born and raised, Lefebvre has no time for religion, yet religious imagery pops up in his speech regularly. He'll become consumed by an offbeat television show like *John from Cincinnati*,

which is about an idiot savant Christ figure and a surfing family, and defend it even though it tanked (maybe it was the overdose of profanity). When it came to naming his first album, he betrayed two things: one, a lifelong infatuation with puns, and two, a deep interest in what the world has come to label "religion," even as he denies it. "I admit the whole conceit of *Psalngs*," he tells me. Psalms/Psalngs — get it? "I've told you all the songs are about love, light, and God, but I probably wouldn't say that anymore. People get confused when they hear the word *God*. They think you mean something aside from the myth. To me, it's a reference to that from which flows the miracle of love."

Over the time I've gotten reacquainted with him — since his FBI bust about seven years ago and subsequent fall from grace as the philanthropist Santa Claus — Lefebvre has maintained a courageous sense of normalcy. It has taken a lot just to be himself, increasingly so as the FBI refused to let him off its barbed hook. He has flashed uncharacteristic anger at times. He has looked sullen at others. And he has pampered himself with wine and food, which shows. Now in his early sixties, he can no longer afford to add the pounds. Yet he has, eschewing exercise in most forms except tennis. It's the one visible reminder of how much the DOJ has changed him.

Mind you, he has tried to take control. His Facebook status page flashed this public confession on July 28, 2013: "It's official, I'm under 240 for the first time this century. Since May 6, 2013, down thirty-two pounds. I'm 239.6 and all my clothes are like sixties teeny boppers, hangin' off me." He has been trying to avoid potatoes, pasta, pancakes, and sugars, and he has restricted himself to one or two bottles of wine a week. If he keeps that regimen up, the cellar on Salt Spring might remain stocked for a while.

Previously, when he was out on the town at a local restaurant, which happened at least a couple of times a week, if he found a vintage wine on the menu to his liking, he would talk to the owner and negotiate a buyout of the supply. He would drink that wine whenever but save the four-hundred-dollar-and-up stuff. Perhaps he would wait until his oenophile friend Jim Hoggan happened to be in town, perhaps not. He might just savor it alone. But there had to be a limit to tossing good money away. For instance, he might have thought twice about wasting a brilliant red on a certain writer who had trouble telling the difference between a fifteen- or twenty-buck mass-production job and an aging cab's luxuriant bouquet.

Lefebvre has indulged in one other vice — something he wouldn't consider a vice at all — nonstop since he was old enough to do so. His epitaph, he says, should read:

HERE LIES

JOHN DAVID CULLEN LEFEBVRE
1951–20XX
HE NEVER STOPPED TOKIN'

Lefebvre hasn't changed much, yet I'm certain his wealth cannot help but affect those who come into his orbit. His philanthropy has made many pay attention to his pet causes and feel grateful. "John," I ask, "who are your enemies?"

"When you give away so much of your own money to so many people," he replies, "there aren't many around. I don't know, maybe Terence Corcoran at the *National Post*?" (Corcoran thinks global warming is a hoax that gets in the way of business competitiveness.) "Or you could talk to my ex-wives," he adds, "they'll tell you the truth."

Lefebvre knows that if you really want to know someone, all you need to do is have a candid conversation with someone close — like his mother, for instance. When I interviewed the religious, thoughtful Louise Lefebvre, the one question she wanted to ask was, "Why do you want to write a book about my son?"

Because your son, I suggested, is a larger-than-life symbolic character. Because many of his friends are a little bit in awe of him. They think he's lived the lives of ten people, and they might be right. Because he represents a classic sixties kind of hedonism, on one hand wanting drugs and sex and rock 'n' roll and wanting them all now, and on the other developing a moral imperative to change the world for the better. Because these are two visions in conflict. Because he's vivacious and takes over a room and likes to have fun. Because he's generous. Because it's fun to report the cycle of behavior he had to work through. He had to fly everywhere — to see countries and rock shows and friends and his daughter in Ireland. And he had to go buy toys and toys and more toys — motorcycles, cars, planes, boats, houses, you name it. And he had to have the best clothes, wear them once or twice, and then take them to charity stores to empty his closets so he could buy more. And because, after a while, buying stuff all the time gets boring, so he changed. "That was selfish," he says, "but I realized how happy my money could make other people and started to live through the wealth vicariously. Generosity is selfish that way." Because his dual nature is compelling. Because he's a metaphor for the baby boomers' duality, the inner battle between freedom and responsibility.

Louise Lefebvre demurred.

* * *

When the federal marshals pull out of Malibu with their Neteller quarry in the back seat of the squad car and turn onto the PCH, Lefebvre thinks about how much he loves this terrain. He gazes out the window of the squad car. He thinks about the quietude of his own stretch. It's Martin Luther King Day, and he sees all the social issues here, but, as he sings on "Independence Day," he really loves L.A. and the cars and the smog and the people and the stars and the celebrities and the glitz and the socializing and the food and the ocean and the freedom.

"You couldn't see Palos Verdes," he sings about his home, forty-five miles away, around the coastal crescent. "But you could see the Milky Way." The stars are available from Malibu, and he accessed them. He thinks of all the times he's driven down this highway, checking out the surfers and kiteboarders and social climbers with their $1- or $2-million starter shacks, mere specs in a crowded landscape yet aphrodisiacs to so many dreamers. He sees it go by in a new kind of haze.

I (1951–65)

Hello Father, Goodbye Father

Louise Lefebvre was born and christened Theresa Louise Cullen on March 4, 1927. Over eighty years later, on a lovely autumn day in October, sitting in her twelfth-floor condominium, she is sharp and focused, with piercing eyes and a knowing, warm smile. Her head is crowned with a white-blond, chin-length bob. Her hair looks gorgeous, every strand just so. She looks like she takes a lot of care with it. Her bearing suggests she is at peace with herself, though she does pipe up about her children's antics. She worries for them as only a mother can — even though they're all now in their late-sixth or early-seventh decade.

Listening to Louise speak, again it occurs to me that if you really want to find out about somebody, you might start with their loved ones. They're the ones who are the most perceptive and see into the soul of your subject. Enemies just want to defeat their adversaries, and their viewpoints are most likely colored in this way. In any event, they may not necessarily enhance the understanding of your subject.

This is the impression Louise creates as I speak to her at the kitchen table and look across the Elbow River to the neighborhood of Roxboro, where she raised three children as a single parent. Louise's parents moved to Calgary around 1905, and she was born at home in Calgary's Killarney neighborhood, near the intersection of Seventeenth Avenue SW and 26A Street SW, just west of Crowchild Trail. "I don't know if Mom was in a hurry or if it was in vogue," Louise said of her home birth, "but that's how it happened." Louise grew up in an Irish Catholic family. Everyone came from Irish stock, at least until Louise went off and married a military man with a French name. (He of course was still a Catholic.)

Louise's family moved to a new place in Calgary's Beltline district, closer to the core, on Thirteenth Avenue SW, just west of Fifth Street SW. She thought it was a beautiful old neighborhood at the time. "It still is, sort of." At age fourteen, when Louise was in ninth grade, her family moved again, this time from the Beltline to a house on Garden Crescent SW, near Earl Grey Park, just off Elbow Drive and across the street from the Elbow River. In fact, the house on Garden is just up the road from where she lives now, on Twenty-Fifth Street SW, overlooking the river. "Yes," she says, "I'm well traveled."

Louise's father, Harold Benedict Cullen, was a Canadian National Railway chief dispatcher stationed in Calgary. The family was proud of his job. They all thought it an important position that enhanced their social stature. He worked out of his own office at the CNR

station, 141 Eighteenth Avenue SW, now the Nat Christie Centre, home base of the Alberta Ballet Company, right next to St. Mary's Cathedral.

The local Catholic school was Holy Angels. Louise attended grade school there, as did all of her children. She also spent part of junior high there, because the girls stayed longer than the boys. At puberty, girls and boys were separated. The boys were sent to St. Mary's Boys' School after sixth grade. Eventually, Louise's old school became a school for unwed pregnant teens. "So it went from the holy angels to the fallen angels." The building still has an education function today, as a Montessori school.

When Louise was twenty, her friend Nora Valentine introduced her to a man named Joseph Edmond Lefebvre. Nora's father, Colonel Valentine, was a friend of the Cullen family. He mentioned to Nora, who herself was dating an officer, that there was a young officer who needed to come to mess with a proper lady for a change. Nora and another friend, Teesy (Theresa) Ryan, brought Louise along. Ed wore his informal uniform to mess that night — khaki shirt and tie with a khaki wool crewneck sweater. According to Louise, she wore "clothes." They danced.

He was known as "Mun" to his family and his pals in the military, but Louise called him Ed. He was a year older, and his family was from Espanola, Ontario. He was part of the Princess Patricia's Canadian Light Infantry, stationed at Currie Barracks in Calgary, off Thirty-Third Avenue SW.

Currie Barracks was named after Sir Arthur William Currie, a soldier in World War I and the first Canadian to attain the rank of full general. The barracks opened in 1933, the year Currie died. Until the nineties, it had been home to Canadian Forces Base Calgary, or CFB Calgary. It was redeveloped into subdivisions, and the Princess Patricia's now operate out of CFB Edmonton. "That's where we had our reception, the officers' mess," Louise says, "after our wedding at St. Mary's Cathedral."

My wife, Laura Lind, and I were also married at the Currie Barracks officers' mess. Despite the name, which might imply something casual and run-down to those unfamiliar with common military phraseology, the room was anything but a mess. It sported a formal presentation and featured sumptuous, shiny hardwood floors and paneling. A large framed picture of Princess Patricia of Connaught hung impressively and regally above a mantelpiece. Princess Patricia, or Patsy, as friends and family knew her, was Queen Victoria's granddaughter. Her father, the Duke of Connaught, was appointed governor general of Canada in 1911. In 1918, Patricia was appointed colonel-in-chief of Princess Patricia's Canadian Light Infantry. The unit

was named for her, and she held the position until her death in 1974. Her cousin, also named Patricia, succeeded her.

Mun, promoted to the rank of captain after he married, had a bright future in the military. He and his bride migrated back east to start a family. They moved frequently — Quebec City; Chatham, New Brunswick; Barrie, Ontario; London, Ontario — as many military couples do. Anne Louise came first. She was born on October 30, 1949, in Kingston. John David Lefebvre came next, on August 6, 1951, while Mun was stationed at Camp Borden in Barrie. Three months later, the Lefebvres moved again, this time settling in Chatham. Mun took a position as ROTC officer. A third child, Joseph Edmond Lefebvre, Junior, arrived on November 29, 1953. The name "Joseph Edmond" was important to the Lefebvres — Mun had been named for Sister St. Joseph Edmond of the Grey Nuns. The Sisters of Charity, founded by Madame d'Youville in 1737 in Montreal, dedicated themselves to helping the infirm. Mun came from a family of staunch believers in Montreal. As Louise says, "They're keen on those names."

In general, Catholicism and its teachings leach out of the pores of her large Cullen family, but for her mother and father-in-law it perhaps dribbled. Mun, however, was more like the Cullen clan. "It was important to him," says Louise, "which I thought was lovely."

Louise's son was never positive about his father's deep commitment to the faith. Sure, Mun was Catholic, but he may have been religious to the extent that it got him into close range of Louise. "My dad," says John, "was religiously devoted to receiving my mother's hand."

Louise continues, "And religion is still important to me. I'm the only one in the family that it's really important to. I love the church. I have tremendous problems with some of the things that are called Christian — things that are just as far away from that as they can be. But there's a wonderful movement in the church if you meet the right people and see what's really going on."

Louise says her children were more willing to accept the Catholic teachings dished out every weekday at school than her wisdom at home. She's not sure how that happened, given she was a high school guidance counselor in the separate school system and knew how to influence children. "I was a counselor in the same school I graduated from — isn't that awful?" she says. "The only time I was away from home was the four last years of my marriage."

In November 1951, three months after John was born in Barrie, Mun became the resident staff officer for St. Thomas College, as part of RCAF Station Chatham. According to Louise, he was a lovely man. Her son John, she says, is quite similar in temperament. But Mun always felt overshadowed by his brother John. Somehow he always

felt inferior, that he was the less bright of the two.

Mun's son John says while that may be true for some, as a son his perception was different. He always thought his dad looked way more comfortable in his own skin in comparison to his Uncle John, who always seemed more reserved. Mun liked to play the eccentric. For instance, he picked up this strange habit of walking around with blue cheese in his pocket. He would pull it out — along with a knife — and offer it to whomever he was talking to. His son thinks Mun learned this weird little trick from some novel. "Dad was well informed," his son says. "He listened to Max Ferguson on CBC, and CBC national mornings," the latter the equivalent of NPR's *Morning Edition*.

Brother John didn't think he was any smarter than his sibling, but he couldn't understand why Mun would want to go into the army, or at least why he wouldn't want to get his undergraduate degree. He lobbied for him to head to university, but World War II dragged on and Mun wanted to enlist. The Allies declared victory the year Mun signed on, yet his mind was made up — he would remain a professional soldier. Moving from Kingston to Quebec to New Brunswick, as part of the Canadian Officers Training Corps (COTC, now ROTP or Regular Officer Training Program), Mun's job was to be on the lookout for potential officer material. Meanwhile, his brother finished his undergraduate work and became a pediatrician.

Mun was based at St. Thomas College in Chatham and taught officer training. He headed back and forth between St. Thomas and Sacred Heart College in Bathurst, New Brunswick, about one hour's drive away. Enlisted men who wanted to attain the rank of lieutenant or better had to start with him. In early 1955, Mun took a much longer trip, to Ottawa, for some meetings. Back then, the army would either pay your way or you were allowed to take your own car and it would reimburse you for gas and lodgings. Mun decided to take his car for the 1,200-mile round trip. Louise can't recall what the other military personnel in Mun's vehicle were doing, whether or not they were also coming home from Ottawa. "A man with a Dutch name later wrote me a letter without a forwarding address," she says. "It was too bad — it was a beautiful letter."

On the morning of March 18, 1955, Ed and his fellow passengers set out from Edmundston, New Brunswick, on their way back to Chatham. They were about 120 miles from home when they encountered weather.

"There was a terrible snowstorm," Louise recalls. "He couldn't see where the road was, so he was following the tracks of the car in front of him. He slid into a car and then a third car slid into our car. The grill in our car was broken up and the people in the front car had two children with them and they turned on the engine to keep warm. The

fumes went into the second car and there were three men who were killed from asphyxiation. Terrible, freakish thing."

His son John says now,

We moved around a lot but that only lasted for five years and then he was gone. My dad died when he was twenty-seven or twenty-eight. He'd just finished writing his papers for his majority. He died a captain but was about to be made a major. He did all the things you were supposed to do — turned off his engine, pulled on a blanket, rolled down the window a crack — but the guy in front of him left his car running and the exhaust came up through and asphyxiated him. When the storm cleared he was seventy-five yards from a farmhouse. But you don't go out in a blizzard and start looking for shelter.

I remember Mom was wondering where he was. Instead of Dad coming home, the colonel and the chaplain showed up. We got sent to our rooms and Mom was crying. My brother was just about one, my sister was five, and I was three when he died. I have a lot of memories of him. I remember we went to a football game in the wintertime, probably in Chatham. As we were coming home there was a guy delivering milk on a big skid on a big sled pulled by horses, all these milk cans on the back. We got on the back, and I was walking among these milk cans that were taller than me.

Dad was showing off one time. He bit into a rubber ball and got his gums to bleed. He taught me how to pinch my brother's ass. I remember Ted was running around bare-ass but I didn't use the right technique. I was supposed to get a really tiny bit of skin and squeeze that. He taught me how to do that and then got in super hell.

Considering Lefebvre was only three years old when real life became memories, his recall is excellent for precious everyday incidents that show Mun's character.

He continues,

And then there was the time my sister and I were hiking things between our legs, like we were hiking a football, at this window. Little things like Parcheesi pieces, plastic things. "See, I can throw this at the window and it won't break!" And then I got a C-cell battery and said, "I bet I can throw this at the window and it won't break …" Smash! So then I had to get a spanking. Mom made Dad do it. Dad took me to my room and sat me down and said,

"Okay, I'm going to slap my thigh — like this — and every time I slap my thigh you've got to go, 'Ow!' Let's try it, okay? On three … One, two," slap.

"Ow."

"No, no, say it like you really mean it, say it like it really hurt you." Slap on knee … "Owww!"

"Okay, try one more. Slap on knee …

"Owww!!!"

He's whispering to me, "That's really good." So then he slaps his knee again and I don't say anything, so he looks up at the door and there's my mom …

I used to watch him shine his shoes and put on his putties. Army guys had pants that go down below your knee. Then you had a little chain to hold them down, so they puff downwards.

Louise argues that John doesn't really remember all those things — he's actually putting images and stories to things she told him. Or, equally plausible, these recollections have subconsciously metamorphosed over the years, through family storytelling and faded black and whites, into memories. "He knows of his dad from what I've told him. I don't think he remembers his dad that much, actually. I asked him once, 'Do you remember his face or the jokes he told?' It's hard to tell if John remembers or he remembers what we've talked about."

Lefebvre claims to remember "tons of things" from before he was three years old:

I know I do because they're memories that have my father in them. I ask other guys and they say they don't remember anything from that time. But really they probably do, they just don't realize that it was from when you were three because you don't have that kind of temporal litmus.

Anyway, my dad was a soldier. I think he was born in northern Ontario — Espanola. My grandfather Lefebvre was from there. And my grandmother Lefebvre was a Masicot. They were both French. Emily, my daughter, can speak French. My mother can struggle through. I know enough to ask which way is the No. 14 bus.

There wasn't that much influence linguistically, because although my grandfather was ethnically French Canadian he despised people who made a point of only speaking French. He was always shooting off his face—"Those asshole Frenchmen, why can't they join our country?" So, no, there wasn't really a strong francophone influence.

So my dad was a soldier from Ontario, and he came out to Alberta, took my mom out to the mess on an introduction, and stole her away from all the Calgary boys.

* * *

When I mention how difficult it must have been, Louise says, "Uhmmm-hum … fortunately, I had three wild little children. You couldn't do much mooning about."

And neither did Louise's friends in New Brunswick, who sprang

into action. She recalls,

Those were hospitable people. They contacted me out of the blue to say they had a bridge club going, and did I play bridge, and would I like to come and meet the ladies. Of course, I was a terrible bridge player, but I said yes. Anyway, they came and they packed everything. Except for I had saved letters that I used to get from Ed when we were discovering that we wanted to get married. I had tied these up and I never got them back. I don't know where that package went, but probably in the garbage.

The family, minus Mun's body, flew to Calgary on a Canadair North Star, a large modern plane with four propellers that held about thirty people. Used by both the Royal Canadian Air Force and commercial airlines, instead of Douglas radial piston engines the North Star was outfitted with Rolls-Royce Merlin engines, which injected a thirty-five-mile-an-hour boost in speed, not impressive by today's standards but useful in the fifties.

Ed died on the eighteenth of March, early Saturday morning. We flew out of Moncton, which was the closest place, on Monday. We stopped in Montreal, and friends of mine from Barrie happened to be there. They had heard about it and were there at the airport and spent about an hour and a half with us. Then we flew to Toronto and the same thing happened there — another close friend, Teesy, from Calgary. I don't know how she found out about the route we were taking. She was with the priest who brought my husband over to my friend Nora Valentine's house in the first place. And then we flew to Calgary.

We flew out of Moncton at four in the afternoon and got to Calgary at 11:30 a.m. the next day. John discovered that if you push the button on the seat it would snap up. I had the seat set back and I was asleep, and John pushed the button … [Louise gestures herself jerking ahead, and laughs] I had Teddy on my lap. He was a baby and they wouldn't give him a seat.

As Louise finishes telling me of the defining event of her life, and its aftermath, the telephone rings. It's Emily, her granddaughter and John's only child. She's twenty-eight years old and in a few days is to marry her longtime boyfriend, Pádraig. Emily, a Ph.D. candidate and lecturer in classics at Trinity College in Dublin, is thinking seriously of making a job shift. She and Pádraig want to move to Vancouver. If they do, the discipline required to plan and execute a wedding to her favorite Irishman — getting his family to the Rockies, organizing buses and accommodation, getting people out to her dad's home on Salt Spring Island after the reception — may have spurred her decision to leave Ireland and the world of academia behind for a while.

“Grandma, where was Dad born?”

“He was born in Barrie, Ontario,” Louise replies. “Is that all you need to know? Now they’ll let you get married? All right, dear. Bye-bye.”

Louise continues the story of how she managed to fit the pieces of her life back together after New Brunswick: “My parents lived on Garden Crescent in Calgary and I flew home to them. The funeral wasn’t until a week later because they wouldn’t fly a body in those days — it had to come by train. That gave mother- and father-in-law ample time to get to Calgary for the funeral. They were in France, with the air force, and flew back a week later to Ottawa and then Calgary.”

Louise says many different gears start to shift when a soldier dies. First, an officer is sent to the bereaved to take care of the family. In her case, an old friend named Art Potts arrived and started to make things happen. Art made sure Louise and her children got settled in. He took care of the insurance claims. He found a realtor. They started looking for a house. Louise didn’t have to impose on her parents on Garden Street for long. It was, and is, a nice neighborhood for kids, though.

Within a couple of weeks, Art and Louise found a bungalow in the Roxboro area, at 3014 Third Street, just a few blocks from her mom and dad’s place on Garden. “It was a house I used to walk beside. I used to babysit for the Johns family, Dr. Johns. I’d walk by that house and think, ‘Oh, what a beautiful yard — who would pass that up?’”

The odd thing is, despite Art’s efficiency in nabbing a house within a couple of weeks, Louise could not bring herself to move in straight away. She says, “I kept telling Mom, ‘Well, we have to wait for the furniture.’ I stayed at Mom and Dad’s for three months, bless their hearts. I was afraid to make the move.”

Louise finally moved Anne, John, Ted, and all their stuff in, paid her mortgage on a teacher’s salary, and stayed from 1955 until 1970, when she sold the house for $35,000. The next year, the people who had bought it advertised it for $90,000. Ten years later, before a recession walloped Calgary in the early eighties, the house’s worth had reached $300,000. Now it has probably climbed to over a million. Louise admits she has never been much for wheeling and dealing: “It was just at the beginning of the Calgary boom. I’ve not always been a good businessperson.”

When Louise finally made the move out of her parents’ home, a feeling of calm came over her: “I still knew a lot of army people in Calgary, plus my old friends, and we had a great housewarming. When I saw all that happen I thought this is wonderful that I have my own home again. It’s good.”

During the period 2002–03, when her son set up and ran a Neteller office in San José, Costa Rica, he would make time for frequent visits with friends and family back home. John understood and spoke Spanish badly — at best at a second-grade level — so his ears thirsted for the ubiquity of his native tongue. On one of these breaks, he said, “Hey Mom, let’s go for a walk. I want to buy you a house.” They walked over to their old Roxboro neighborhood. They started to walk all along Rideau Road, in the middle of the road.

“There may be some traffic here, John. Why are we walking here?”

“Because it’s our street, Mom. It’s our neighborhood.”

Anne, John, and Ted grew up on Rideau, and John wanted to reclaim it.

“My children really loved that neighborhood,” says Louise. “It was a lovely place to be. We had tar-topped streets. It was a bit oily, but it was there to hold the gravel down.”

John’s version of childhood is much the same, except there are some things mothers need not know. He recalls,

We lived at my grandparents’ place on Garden Crescent, and then Mom bought a house in Roxboro, which turned out to be a kind of ritzy district but wasn’t when we lived there. It was a nice place to grow up, the river and the hill. When we were six or seven we used to take girls up the hill and make them show us their parts. Up by the Chinese cemetery, see if we could make them let us smell them. “Can I smell your bum?”

“Okay, but don’t look.”

“Okay, I promise I won’t.”

Robb Lucy made me do it. I remember we were at this one place and Robb got a look at this one beautiful young lady, she was probably four years younger than us, we were probably eleven and she was seven, and Robb said, “You should let John have a look.”

She said, “I don’t want to, I feel shy.”

“Well, what if you just pretend it’s just me looking and John peeks over the barbecue, would that by okay?”

She says, “Yeah.” So Robb got another look, but I was allowed to peek over the barbecue. And then her big brother walked by in the driveway and we were completely busted. “They made me do it!” she says, and then Robb yells, “Run!” As if they didn’t know who we were or where to find us. “Run!” That was smart.

We had tons of fun. There were places where we could throw crabapples at cop cars and run, ring doorbells and run. We used to play war. I remember Debbie, she was just about our age, she turned out to be a junkie — probably because of the way we abused her. We’d play war and Debbie would be the nurse. We’d have fights about

who got wounded first.

"I got wounded before you did."

"No you didn't, I did!"

So Debbie would nurse us, and that was lovely.

With girls I realized there was something there to be interested in, I guess. Hate to admit it, but yup. It was all Robb Lucy's fault; it wasn't me. Robb would go into yards at night and say, "You just wait here, I'm just going to go in and steal some carrots and I'll be right back. It'll be okay." And then he goes in and rather than stealing carrots he sneaks a look into the basement where the girls are having a slumber party. And then he comes running out and says, "It's okay!" And he just keeps running. So then I'm standing there and the dad comes and grabs me. Robb was such a smart aleck.

* * *

Louise has remained single since Mun died. She made the decision early on: "I met another fellow named Lefebvre once. He was so much fun and, yes, he wanted to get married. But I thought: *I know what I have; I don't know what I might get.* And with three babies, you're not the most popular date in town, either."

"It's difficult, it really is," she continues. "I thought it would be nice to have someone to take you out to dinner and that sort of thing, but the longer I've been on my own …" She gestures to the condominium she's living in now. "A lot of people live in these apartments with one big closet in each bedroom; I need both of them. I guess I was a little leery about making that kind of commitment."

Louise worries about her son and the stress he's being put under by the FBI: "I hope this thing ends soon and they take as much money as they want, but don't do anything else. He says, 'Mom, stop worrying. I'm not going to tell you anything if you keep on worrying.' But I just noticed him this weekend with the pressure …"

As the afternoon I interview Louise happens to be during prep week for Emily's marriage and celebration, Louise gets to watch her son fidget in his lower Mount Royal house, trying to keep it tidy for the coming onslaught of guests and relatives from Canada and Ireland. "He was up washing dishes," she says. "Yet when he's here, I do that and he would say, 'Come in here and sit down. You don't need to do that now.'"

I offer that, yes, he does seem quite agitated and preoccupied, but I assure Louise that it's the added pressure of the wedding that has him going, not the fact that he is still waiting to be sentenced. Lefebvre pled guilty on July 10, 2007, and now here we are, mid-

October 2008, and there's still no word. Jane McMullen, who helps run the Lefebvre Foundation, a nonprofit that doles out money as it sees fit, has been lining up the funds to pay the huge forfeiture the DOJ demands. The FBI seems to want the money right now, yet is willing to let Lefebvre dangle out there, suspended in presentencing, as bait for other internet gambling targets they have: "Hey, we got Lefebvre and Lawrence down for forty and sixty mil and up to five years. Come in and talk to us. We might give you a similar deal." Sure, that could weigh heavily, but right now it's the wedding.

"Sure it is," says Louise. "Pádraig's family was invited, but they didn't expect so many people to be part of the family. It's turned out the family is a hundred people. They're set for it, but …"

Lefebvre will be set for it. Uptight is anathema to him. This goes back to his insouciant teenage rebellion days. His hair grows long, his freak flag does not fly half-mast. He wants to wear what he wants to wear. Sure, he was drunk on money after the Neteller geyser exploded, buying whatever he wanted, whenever he wanted, wherever he wanted. But, eventually, jeans and T-shirts started to look good again. While everyone else places a premium on formality, Lefebvre might or might not play along. Louise knows this:

We had one dinner. We worked hard on it, with all the girls dressed to the nines. In came John with his orange shirt on his belly and the holes in the knees. There he is, being a hospitable host. His friend Hilary, she looked gorgeous. He doesn't feel you have to all dress the same way just because you're all together.

We were so, so conscious of the unimportant things. And John wasn't. He was conscious of the important things. And in that I love him dearly.

Can I go and get my hair done now?

II (1965–70)

A Revved-up Teenage Head

Lefebvre spent his teenage years mostly up to no good, "running around and drinking and stealing booze." He had accelerated to St. Mary's a year ahead of his friends and found he had to prove himself socially. His mom said his learning ability was exceptional, yet it was tough to leave his buddies behind: "He purposefully tried to stay back when he got to St. Mary's because the kids would call him an egghead." Lefebvre endured the usual taunts before things turned around in high school. "For a few years there," Louise admits, "he got cool."

When they were sixteen, in high school, Lefebvre and his buddy Robb Lucy would steal Lucy's mom's car and bomb around the neighborhood. They'd slip it into neutral, silently wheel it out of the driveway, and then siphon gas from another vehicle. That way, Lucy's mom wouldn't wonder why the fuel indicator was low.

Lefebvre remembers another friend, Scott McGehee, who in the middle of eighth grade moved to San Francisco but came back for an Easter visit. When Lefebvre saw him he was holding a bag of stuff that looked like "green shit."

"You gotta smoke this stuff, Johnny, it's really funny."

That's when Lefebvre started smoking dope. He was fourteen. He'd meet his friends at the old Palace Theatre, on Eighth Avenue between First and Second Streets SW, on the south side of the street. In those days it was still legal to smoke inside the theater. To Lefebvre, this meant he and his buddies could smoke hand-rolled cigs at the Palace and nobody would know the difference. What's that funny smell? Don't know. "Then Robb would say something like, 'These crackers taste dry,' and 'Ha-ha-ha-ha-ha!' We'd all laugh as if it was the funniest thing we'd heard all day."

There were others, including a couple of Lefebvre's cousins, who were into the green shit. And there was a girl from school who went to San Francisco for a visit and returned with a Jefferson Airplane seven-inch single. Lefebvre remembers thinking how unusual it was to hear this strange new hybrid of folk and rock coming out of Haight-Ashbury, flown 1,500 miles northeast across the Rockies directly to his hometown. Being a music fanatic, Lefebvre watched this shift from simple, straight pop to baroque, turned-on rock, and it fascinated him. He recalls,

It was a great time to grow up. I remember lining up at the store at Glenn's Music in the Bay Parkade in 1964 because the new Kinks record was coming out. Or there was this new band called the Rolling

Stones. I listened to Buddy Holly records at my friend's place, but the first record I bought was "Time Is on My Side" backed with "Congratulations" by the Stones. And the other record in 1964 I really remember was "Downtown" by Petula Clark. You know how your record player would have that tall spindle? We'd stack up forty-fives and have dances and parties. Del Savery and Mike McCool would sit on the couch and say, "I'll kiss any girl." Then the girls would line up and kiss Del and dance to songs like the Ventures' "Wheels."

Then bands started playing early Beatles songs, Wayne Fontana songs, all those Carnaby Street pop songs, at the CYO, the Catholic Youth Organization. The Electric Prunes and stuff like that started happening in 1966. Soon even the Beatles got turned on — those were wonderful days.

Wonderful summers, too. In seventh, eighth, and ninth grades, 1964–66, when Lefebvre was thirteen, fourteen, and fifteen, he participated in a choir program. Every spring Father Joe Toole, at the cathedral in Calgary, would choose a dozen boys to take part in a summer music program in Toronto. Lefebvre was flown in and stayed downtown, near Church and Queen Streets, along with some other kids from boys' choirs. By day they were participants in St. Michael's Cathedral Choir School, a five-week summer liturgical music camp. He sang in both the boys' choir and the men's choir. There were maybe twenty boys and twenty men in all.

Lefebvre learned a great deal about music during these three summers, about structure, about harmonized and contrapuntal melodies, and about playing the organ. "We were steeped in some spine-tinglingly beautiful music — Renaissance polyphony, Palestrina. It's a fucking shame that some people are Protestants," says Lefebvre, "because there's a really good book of music out there that they would never get to hear."

Church music was one part of Lefebvre's musical education; the other was learning on his own. He had always fooled around with either his or his sister Anne's acoustic guitar, and he'd been taken piano lessons since the third grade. He studied piano through first to sixth grades before quitting when he was twelve. When he was seventeen he picked it up again. The electric guitar came afterward, as did faking his way through Bob Dylan and Neil Young songbooks on piano. One thing he discovered through this long process was that the guitar was primarily a percussion or rhythm instrument, whereas the piano to him seemed to contain infinite melodies. Not that the guitar didn't — it just didn't present itself so easily that way.

Church music had an additional function at summer camp in Toronto: an alarm clock. "The beds at St. Michael's School were in a big auditorium," Lefebvre says. "On the stage was a big pipe organ.

On the wings of the stage were the bunk beds. Guys would start practicing organ and the first time slot was 6:30 in the morning. Guess what? You woke up because it was right there."

While daytime hours were spent drawing on the well of Catholic liturgical music, nighttime was a different story. Lefebvre would climb out the window and head for the real music action. "We'd stack up pillows in our bunk beds and sneak out to Yorkville," he explains. "You'd walk out onto Yonge Street and Sam's would be there. There would be all of these wonderful forty-fives. I remember distinctly walking by this club, just about a block down from Dundas Street, called Le Coq d'Or (the golden rooster)." Lefebvre looked in the window and saw a picture of Ronnie Hawkins & the Hawks. If he'd been able to sneak in, he would have seen the Band in a small club prior to backing Bob Dylan on his 1966 world tour.

Lefebvre continues,

We'd head up to Yorkville, walk up and down the street, and look at the go-go dancers in the cages at the Blind Onion and the Riverboat. You could listen through the door and Gordon Lightfoot would be playing. I remember thinking it was completely ridiculous that those coffee houses would charge you two bucks for a Coke when you could get one for fifteen cents in the store. So we'd just sit out on the street watching the go-go dancers. It was so dreamy, man, this whole world I had no introduction to except through music — and that my mother didn't know a thing about. By then I knew who Leonard Cohen was, who Dylan was, and all the pop bands, the Beatles, the Rolling Stones, the Kinks, the Who — all that was happening by 1965. God, it was an amazing time to be a kid.

At the end of the last summer, when my mom finally came to get me, she got really mad because I hadn't gotten my hair cut all summer. She made me get it cut. I knew then and there that they were all wrong and I was right. So I went on to smoke pot and drop acid.

Lefebvre was consistent about hair length. It was a declaration of war: he wasn't going to cut it for anybody. "He's been like that since he was twelve years old," confirms his mom. Long hair meant everything, and a quick spin through the Crosby, Stills, Nash & Young tune "Almost Cut My Hair" reinforces how a head might think: cutting your hair meant giving in to the straight world. Mind you, growing your hair also increased paranoia, as when David Crosby sang about looking into a mirror and seeing a cop car. But Lefebvre and so many other guys in the counterculture thought it worth the risk. Louise was bothered by the scruffiness, but she was also sympathetic. She thought some authority figures took it too seriously. She says,

When I went to see him in Toronto, the director of the choir asked to see me. John was not cutting his hair and he was sneaking

out to Yorkville to go hang out with the hippies. This priest was so upset that he frightened me.

John's hair was the length of the Beatles'—that's not long. That priest, I thought after, *You've got your head in the wrong place here. You shouldn't be criticizing a young man for that*. But yes, John shouldn't have been sneaking out.

Outside those welcome summertime forays into Toronto nightlife, Lefebvre had his favored Calgary hangouts. One was the Prairie Dog Inn, a Seventeenth Avenue SW pizza joint located between Seventh and Eighth Streets, on the south side, with a skinny row of outdoor tables elevated slightly on a balcony that overlooked Tomkins Park across the street. Lefebvre recalls,

Mike, who ran that restaurant, was a little fat Mexican guy. He had a jukebox in the back, with songs like "Ruby Tuesday" and "I Had Too Much to Dream (Last Night)" and Jefferson Airplane. We'd smoke pot and go in there and buy pizza and beer, pizza and Coke. It was kind of like a beat place — gingham red-and-white tablecloths, beads hanging in the doorways.

There was the Java downtown, too. It was on First Street. Guys with motorcycles and black leather jackets would go there, chicks with long straight blond hair. It was more beat than the Prairie Dog, a little bit more on the greasy intellectual side. They weren't longhaired guys; they were guys who looked like Jack Kerouac. Later, it turned into the Love Shop, one of Calgary's first sex shops. And there was the Apollo Ballroom. It used to be a church, on Eighth Avenue a bit west of Fourth Street. That was where "Bible Bill" Aberhart preached — that was his church.

Aberhart, a Baptist minister elected premier of Alberta from 1935–43, believed people needed to spend their way out of the Great Depression and gave away government cash to families.

Lefebvre continues, "They'd get bands in there like Redbone. They had that song 'Come and Get Your Love.' We had tons of fun and nobody knew what the fuck we were doing. Our parents, I mean. The first time I did acid was probably 1967–68. People didn't have a clue."

Especially the people who ran St. Mary's Boys' School, for which Lefebvre no longer had time. More interested in acid than economics, he dropped out of twelfth grade in January 1969, two courses short of graduating. He wanted to be a freak, and his friends at the time were the Hoggan brothers, Frank, Jim, and Joe, especially the latter two. They all went to St. Mary's Boys' School together and formed part of a group of psychedelic Calgarians that also included Steve Lewis, Murray Christie, and Craig Humphries. All of them except Jim and Joe Hoggan, said Lefebvre, are dead. "Those guys were hard-livers."

While Lefebvre increasingly felt he had little time for a straight

education and, like most teenagers, was chafing under his mom's discipline, Louise decided to go back to school and get a master's in counseling and psychology. She commuted back and forth between Gonzaga University, Spokane, and Calgary. While she was away, Anne was the oldest and in charge. John was the wild one — that was a given — but Ted could be counted on to be responsible. And there were family friends on hand to help out, as there had always been.

Even when his mom was away, Lefebvre felt somehow that she was still in control. After his father died, an inescapable thought grew in his mind that the mom he had known in those early years had ceased to exist and a new version had taken over, a kind of mom/dad composite: "My mother overcompensated and concentrated on being a disciplinarian rather than a mother. She was trying to get us out to music lessons, get us out to serve mass in the morning, get us out to choir practice."

It would be obvious to anyone outside the immediate family unit that Louise had to revise her parenting strategies after the loss of her husband. And maybe it wasn't much of a stretch: based on Lefebvre's memories of his dad, Mun wasn't exactly the stern disciplinarian when he was around. But teenage perceptions, however refracted, can harden. Lefebvre explains, "In a way, I spent most of my adolescence and maybe my early adult years — and maybe even some of my middle adult years — jonesing for affection and approval all over the place."

By the time Louise returned to Calgary to take up her post at St. Mary's Girls' School as a guidance counselor, her eldest son had a well-developed rebellious streak and was clambering to get into the real world of being a working stiff and getting high a lot. When he was sixteen he got hired onto a construction crew contracted to build Woolco department stores in Calgary. Turns out Lefebvre didn't have much time for construction, either. On his first crew, he lasted until his initial check arrived. He quit and headed to the Highlander on Sixteenth Avenue NW, a tavern that had long been one of Calgary's notorious drinking establishments, located just west of Fourteenth Street and the Southern Alberta Institute of Technology. People went there with the intent to drink and party hard. "It was a huge barn in those days," says Lefebvre, "eight hundred seats and a rock 'n' roll band. You could order a table full of draft."

On weekends and sometimes even nightly, especially in summer, the space was crammed with drunken Calgarians, many of whom had ingested or smoked something else besides. "You could drink tons of beer and smoke lots of hash and drop lots of mescaline and psilocybin and be hippies in the bar." Not just hippies, though. Students, laborers, transients on the road to Banff — didn't matter, the place

could fill up with rock 'n' rollers and rednecks and acidheads and old drunks and dope smokers and crazies. By the end of the night everyone would be blitzed from all the cheap draft. From age sixteen to twenty-four, almost a decade, the Highlander was a Lefebvre stomping ground, a place to hang out, get loaded, score dope, chase women — a young man's entire universe in microcosm.

Lefebvre did stick around construction sites long enough to pick up some schooling from an older coworker, a journeyman:

One day I was working with this carpenter. He seemed like a really old guy to me — he was probably forty. He was down on one knee and nailing at some concrete forming, rough carpentry. I was helping him. He was always down on one knee and all of a sudden he turned around and put his elbows on his one knee and shook his head and said, "You haven't been away from home long, have ya?"

I thought, *How the fuck did he know that?* That was my first intuition that I had some things I had to learn how to hide yet. I started paying a bit more close attention to guys who were around me and how they were responding. There's a mystique in our society about what men do and what men don't do and you get a really good picture of it from the construction side of things. Everybody you run into has the same basket of problems. They may have a different flavor, maybe a different extent. But our problems are no worse than anybody else's, probably a lot less than most people's.

I remember this other guy, a smaller guy but he was big and round and he had one of those mustaches that you twist the end of it. I was eighteen and he was forty-five maybe and an unskilled laborer. I asked him about himself and he said there was a point at which he was drinking two bottles of whiskey a day.

"Two bottles! How can anybody possibly drink two bottles a day?"

"It's not that hard."

He had pins in his shin where he'd broken his leg from being drunk. Pins in his shoulder cause he'd broken his collarbone being drunk. Told me he drank so much rye it made him fat. Probably rye and Coke, right? I'm looking at the guy and thinking he's spending each day of his life thinking, *If I work all day, then after I work I can do whatever I want for as long as I want, as long as I get up to go to work at eight. And if I just do it long enough to get pogey* [welfare]*, then I can do whatever I want all I want and collect my pogey.*

At age sixteen, seventeen, eighteen, well on his way to becoming a hippie, Lefebvre managed to get a few glimpses of the future, at least what it would be if he wasn't careful about it. He learned that a lack of ambition wasn't what underlined the plight of these construction lifers. There was ambition all right — the ambition to

arrive at oblivion's doorstep every night. He explains,

The real goal is to get away from something. You've got a hole inside and you think you're going to fill it up with alcohol or meth or whatever. You're not loved by someone you want to be loved by. But you can't remember that, you just remember the scar.

It's like when you go to jail, you're feeling really bad for yourself. You want to tell anyone who will listen how you got fucked. And you get about one second into it and some guy looks at you and says, "You know what, kid? Shut up, 'cause you're making a fool of yourself. Do your own time." These guys have things like children dying, terminal illnesses, alcoholism — big problems. It's a little bit harsh, the lesson, but it's important.

With the construction industry populated with such stoic but dead-end characters, Lefebvre was even more convinced he was in the vanguard of a revolution moving toward some new type of consciousness expansion. He was smoking dope, dropping acid, and developing a new way of seeing the world — a new connection with the cosmos. It was an intense period of discovery, and he and Jim Hoggan were all in.

They began reading Alan Watts's *This Is IT* and other philosophy books. In his essay "This is IT," written in the fifties, Watts argued that the true religious experience has nothing to do with religion or cosmology and everything to do with what is happening in the here and now. In the awareness, recognition, and acceptance of an eternal present, existence ceases to be a problem. Instead, we marvel that all things are self-evident and just as they are — as opposed to how we think they ought to be. Watts experimented with acid, mescaline, and marijuana in the early sixties, and Lefebvre and Hoggan followed his path. They would drop acid together and discuss this new consciousness they were developing, and it changed their lives.

Of course, sometimes they were so tripped out — trying to levitate in the living room, thinking they had levitated, telling Lefebvre's mom they in fact had levitated — it was hard to tell what was real and what wasn't. One time Louise was in Bragg Creek, twenty miles west of Calgary, and she received a panicky call from her son, "Mom, can you come right home?" Louise was terrified, but it turned out Lefebvre and his friend Jim had been practicing Transcendental Meditation. When she walked into the house, all her son could blurt was "Mom, I saw the white light!"

Louise recalls,

I used to come home from work and see there was a pear on the mantel — a real pear — and John's friend was there. And you could smell incense. One of John's eyes would turn in. They were meditating on the pear. Whatever it meant, I don't know.

"John, you've been smoking that stuff again."

"What stuff?"

By this point, Louise was no fool. She was a school counselor, and police officers had paid a visit to St. Mary's to show her and everyone else samples of pot and hash. They all took a good whiff so they would recognize the former's pungency and the latter's sweetness. A younger teacher or two may have been obliged to feign ignorance.

Lefebvre soon moved out. He rented a room in a house in a downtown neighborhood called the Beltline with about a dozen other hippies, freaks, and acidheads. "It was a big house, maybe four or five bedrooms, with more in the basement for a couple, and a bed in the living room." Lefebvre had a girlfriend named Patty who lived there with him. Or, more precisely, he had a girl he slept with. "Sometimes these other girls would come and Patty would say, 'Yeah, that's okay, go ahead, I'll just sleep over here.'"

Jim Hoggan lived with his brother Frank in a house along the Bow River (which runs west to east and bisects Calgary) across from downtown, on Memorial Drive. Lefebvre recalls,

And near 1152 Memorial there were a couple of houses—1148 had some hippies in it. There were some guys who were actually selling dope and making money at it.

And then, where I was living, there was Murray Christie and Tom Johnson, an older hippie who had been in Britain. He had those boots with the little high heels on them, his fuzzy hair and muttonchops and British hippie clothes. He was hardcore, actually. He had already been interested in speed and he would take heroin sometimes.

An LSD trip lasted for eight to ten hours, which was a good deal. Even so, a hit went for anywhere between four and six bucks. "It was a lot of money in those days, but hey, it lasted a long time for me — decades — so it was worth it." Forty-one years later, on the receiving end of three tabs of Sandoz Laboratories — quality LSD for his fifty-ninth birthday, Lefebvre would revisit his acid salad days. A half tab was all he would need to reinforce his conviction about the drug's positive, mind-expanding power.

Between the three houses on the north side of the Bow and Lefebvre's Fifteenth Street SW pad, there were plenty of opportunities to score acid. Word started to get around. Freaks would come to the door, often freaks no one at the household really knew, maybe a friend of a friend, maybe not. Lefebvre wasn't dealing to make money. He wasn't even dealing to cover his own consumption of drugs. He was just living in the house. If a hippie came to the door and wanted some acid he would happily oblige. He says,

I was just living with the dealers. What would happen was, guys would come to our houses and buy dope. They'd ring the doorbell and

say, “Got any acid?”

“Sure, Tom’s got some,” I’d say. So I’d go down to the usual spot and get a couple of hits of acid, take the money, and give it to Tom or Murray or whoever. You’d sell dope to anybody.

On July 17, 1969, the sky was clear and the temperature hovered around seventy-five degrees Fahrenheit, an excellent day for a freak to be alive. Lefebvre says,

That night we were going to see this band we’d never heard, but heard was really good. This guy named Daisy, who ended up being a biker in the King’s Crew — he was the real deal — had a 1953 Studebaker. He was going to pull up and five guys were going to jump in his car and drive up to Edmonton to see Led Zeppelin.

Another guy named John Champlain, he had a 1956 Plymouth station wagon. He pulled up and said, “Man, pack your bags, we got to go to New York! All these bands are going to play — Jimi Hendrix, Janis Joplin, far out, man. But first we got to go up to Edmonton to see Led Zeppelin.” John, who had a curled-up mustache that made him look like a musketeer, was the guy who, upon finding his stash had been stolen, capped a bunch of Drano and put it in the same place.

And then the cops came.

So much for Lefebvre’s intention to get to the Woodstock Music & Art Fair, August 15–18, 1969. He wasn’t the only one out of luck — simultaneous multiple busts at a half-dozen houses netted about eighty freaks. “We were suffering under the illusion that if they didn’t come over and bust you with the dope you couldn’t get busted,” Lefebvre says. “We didn’t comprehend the idea of undercover cops.”

Two RCMP officers and a Calgary policeman had infiltrated the scene by dressing like hippies, coming to the door and scoring drugs. “From that summer on,” Lefebvre said, “we never, ever sold any dope to anybody we didn’t know. They taught us well.”

The cops came to the door at 7:30 in the morning, and Lefebvre didn’t have much time to react. “I just grabbed what was closest to me,” he said. “Turns out I put on jeans that belonged to Tom Dietermann, a guy from California.”

Most everyone in the house was awake because they were expecting Daisy to swing around in the Studebaker to pick them up. Lefebvre and his housemates were herded into their kitchen, where the cops gave them the shakedown. Outside, three squad cars and a police wagon idled.

Lefebvre said, “I went downtown to get booked, which was freaky. I was seventeen. A couple of the chicks got busted, too. Everybody except the girls was older than me — they were sixteen or seventeen. Whoever sold acid at the door got busted. I sold two grams

of hash and maybe five hits of acid in three different transactions. For three months or so they were running around town buying dope from guys, taking pictures from down the street."

Jim Hoggan didn't get busted. He was never photographed at the front door in an exchange. He was more into giving it away. But little brother Joe was caught and ended up serving time. "He took it on the lam for a year," says Lefebvre, "so we weren't in jail together."

The new consciousness wasn't supposed to end this way for Lefebvre. His space trucking had seemed unstoppable — from flower power to Hendrix and Cream and psychedelic hard rock, from the riots of '68 in France and America to the border of the Woodstock nation — he'd been flying. Now he'd plummeted and landed with a thud. Earthbound. Or was he?

He continues,

We're downtown getting booked, and I saw that they were making guys empty their pockets, seeing what was in their pockets. That made sense to me. It also made sense to me to surreptitiously check my pockets. Well, I found two hits of lime green. I was sitting beside Steve Lewis and so I went like this to Steve [gesturing with his eyes toward his pocket], and he put his hand out and I dropped one in his hand, so I had one and he had one. And I was looking around and [pops tab in his mouth]. So the first night I was in jail I was ripped on lime green. It was good.

Lefebvre says captivity never put him or Lewis on a bummer: "It was freaky but we were calmed down by then, in a weird way. We'd been halfway around the universe and back again. I had a clear understanding that all of this shit was small-minded. A trip's a trip, wherever you're doing it — in jail, in London, in Balzac, Alberta — doesn't matter."

Lefebvre turned eighteen on August 6, 1969. He was convicted, sentenced to one year in jail, and entered prison in November 1969. He began counting days at the Calgary Correctional Centre, also known as Spy Hill, located on the northern outskirts of the city. He spent New Year's 1969–70 with hardened criminals before being transferred sixty miles north to another penal institution. He says,

I wound up doing eight months. Six weeks in Spy Hill, which is a provincial jail, then six and a half months in a joint in Bowden, Alberta. At that time Bowden Institution was called Bowden Institute, and it was for first-time offenders — people doing two years less a day, or less. Anyone who was doing two years or more wound up in a federal penitentiary, either south in Drumheller or up in northern Alberta. Bowden was filled with not-heavy guys and about forty of my good friends. I learned a lot about bridge. They let us have a guitar in there.

The treatment of Lefebvre and his dope buddies wasn't harsh by anyone's standards, but it was an amusing pastime and, yes, a power trip for some guards to try to make the lives of these young men miserable. Lefebvre says,

The guards were guys who never made it past private in the army, and here was their chance to boss you around a little bit. Some of them were pricks. I was clear in my mind that although they were in a position of power they were small-minded fuckers. They didn't get under my skin much because I realized, *Okay, you guys got me now, but one day I'm going to be out of here and you're still going to be here doing the same thing.*

Eight months seems like a long time. Three days ahead seems a lot longer than three months behind. I started in Spy Hill, where there's a bunch of guys who'd been in jail before. You learn quickly what you need to do to get by. The first rule of Fight Club is don't talk about Fight Club, and the first rule of being in jail is do your own time.

You've got to learn who's in charge. In the inmate community there's a hierarchy. The guys who have seniority are usually the guys who have been in the most, or who are the toughest on the street, more or less. It's kind of like the David Milch series *Deadwood*. The way the inmate prison community is governed is about making it easy for everybody to do their time. Anybody who's being a dink gets taken care of. Anybody who whines gets taught a lesson. I was fortunate because I knew forty guys who were doing bits at the same time I was. We weren't all in the same dorms but among the forty of us it became known fairly quickly that these guys are a little bit different and you shouldn't really fuck with them because they know some heavy people. And we did. Whatever else we were, we were drug dealers, and some drug dealers knew what guns were for. We weren't all just little kids.

Lefebvre managed to quit doing drugs for four of the eight months he was in jail. In the middle of his stretch, a friend came for a visit and slipped him a bit of something. He recalls,

Actually, I remember Don Ochowicz got out for a Christmas day pass with his family. He came back with three joints and four hits of acid shoved up his ass in tin foil. He was having a hard time evacuating it, but eventually he did. I guess it was with Steve Lewis again — we did another hit of acid together in Spy Hill on Boxing Day 1969. We dropped the acid about two hours before lights out, and after lights out we lit up this joint. We were in bunks next to each other and we were passing this joint back and forth. We got in maybe three, four tokes each when somebody yells, "Hey, those guys got tokes!" So it was one more quick hit each and you ate it, gulp, like

this. So we're stoned on acid and pot and the screw's running around trying to see who's smoking dope. Those were the days. On New Year's Eve there was a show on TV and Simon & Garfunkel were performing their new song, "Bridge Over Troubled Water."

Lefebvre's story of incarceration seems quaint when compared to the modern perception of jail as a hellhole parallel society that reinforces negative sexual dynamics. Becoming someone's bitch was never an issue, he recalls, despite the urban myth-making machinery of American television and films: "Sure, they talked about it, but you can't fuck around with people like that. It wouldn't take too long for the guys in charge to realize that I knew how to stay out of everybody's hair. As a matter of survival, you get to know the guys you need to know to make sure nothing happens to you. So if there are violent homosexual guys, I never encountered them in all the times I've been in jail. I'm sure it happens, but for every violent homosexual guy there is in jail, you're going to find two equally violent homophobes."

With so many hours to fill and only so much reading to be done, Lefebvre had to figure out how to pass the time without losing his gourd:

We played a lot of bridge, all day Saturday and Sunday. It's an intellectual game — that's what makes it interesting. And in jail, it's even more interesting because everybody there knows two hearts and two hearts [rubbing his nose] mean two different things. The second one means I've got a whole bunch of hearts but only up to the queen. If you just say two hearts then you've got at least the king and maybe the ace. They've got all this cheating built in. So you've got a tournament in jail, you got four guys sitting at a table and each guy sitting at the table has a scrutineer, and your scrutineer watches the guy beside you. It's like: "He twitched!" "No, you twitched!" Pretty funny.

Louise Lefebvre, trained by faith and vocation to empathize with suffering, visited her oldest son regularly. She was heartbroken but supportive. Her psychology training and counseling at St. Mary's — the girls' school had amalgamated with the boys' school and become St. Mary's High School — came in handy. Every Sunday she drove north on Highway 2 for seventy-five minutes to the big house. John's fifteen-year-old brother, Ted, who had always looked up to John and still does, accompanied her. Once there, they played bridge together — or tried. Ted, who watched, had other ideas. "He knew the ace of spades was a good card," Louise remembers, "so he stuck it up his sleeve. It really botched up the game. Ted put on a brave front but was upset about John's arrest, I found out later."

Ted was not the rebellious type; he was inclined to fit into the

system. He was also more of a jock in high school and hung out with Danny Patton, who would later engineer and play on Lefebvre's recordings. Ted became an oilman in Alberta, and Lefebvre readily admits, "It was quite a burden for Ted to have me as a brother." Then again, Ted took the idea of blood brothers seriously. "His English teacher brought me an essay he wrote about his brother," Louise says, "and it was a beautiful love letter. He was so upset that people thought less of John."

John's sister, Anne, also visited him in Bowden jail, although less frequently. They all whiled away the hours with bridge and conversation. Louise was doubly tested the year of Lefebvre's drug bust: her only daughter had a child out of wedlock and gave her up for adoption, and it would take almost four decades for that trauma to heal.

Effectively, Lousie Lefebvre had become the house shrink. "The bust was good for Mom," says Lefebvre, who thinks of his and Anne's troubles as his mom's Gonzaga U practicum. He continues, "Well, it was bad too, but it was good because she was forced to realize that people in trouble aren't necessarily bad people. It's hard for a mom to think of her own child as a bad person, and she knew that neither Anne nor I were particularly bad. Maybe we were disobedient vis-à-vis the law, but she knew us to be capable of making good judgments."

In response to her son's recent assessment, Louise says,

Oh dear. I never thought John was a bad person, just a bit foolish. I know I worry too much about what people think, but it's hard when people ask, "Where's your son?"

"Well, he's — you know — he's in that boarding house in Bowden."

* * *

Lefebvre was released from prison on July 15, 1970. He says the authorities were sadistic in extending his departure date. They kept him in the Bowden pen on purpose until ten days after a major rock festival had left Calgary. The Festival Express was a short-lived transcontinental road show concocted in Toronto. Festival dates included that city, Winnipeg, and then, on July 4–5, McMahon Stadium in Calgary, home of the Canadian Football League's Calgary Stampeders. The musicians and their equipment traveled by chartered train, which allowed for much indulgence along the way. The bill included Janis Joplin, the Grateful Dead, and Buddy Guy. The Band was the headliner, and other Canadian acts included Ian and Sylvia Tyson's Great Speckled Bird and French-Canadian rock star Robert

Charlebois. Mashmakhan, riding worldwide fame with the novelty hit "As the Years Go By," hoped to be hometown heroes when the train stopped in Montreal. They were foiled. The date was lopped off the tour after panic-stricken locals successfully petitioned the city to prevent the trainload of drugged-out rock 'n' rollers from setting foot inside the city limits. The men who ran Bowden knew Lefebvre was a longhaired, dope-smoking hippie who loved rock 'n' roll, and they knew he was looking forward to seeing all the great bands. They also knew that all his friends would be there and that he wouldn't, which Lefebvre imagined gave them great satisfaction.

Lefebvre's sentence, one year in prison, was half of what many of his friends were handed. They were given two years less a day, the maximum amount that could be meted out for Bowden. A few guys were saddled with serious time — four years — in a federal pen. The reason Lefebvre got off lightly in comparison was because his mom found representation for him through Catholic family connections. Asa Milton "Milt" Harradence retired in 1997 as a judge of the Alberta Court of Appeal, but in 1969–70 he was a gale-force criminal lawyer on the provincial jurisprudence scene. He was also a sharply right-wing patriot. He had been a member of the Royal Canadian Air Force in World War II and then a member of the Confederate Air Force in Texas — kind of like John Birchers with wings. Harradence was elected to Calgary City Council in 1957 and reelected in 1960, only to resign. He took over the leadership of the Progressive Conservative Party of Alberta in 1962, but in the 1964 provincial election he failed to win a seat in the legislature. In 2001, C.D. Evans was impressed enough by his law colleague's career that he wrote a hagiography called *The Western Flair*.

While Harradence may have been a bust on the provincial political scene, by 1969 he knew a lot of people and how to outmaneuver legal adversaries. Lawyers were wary of having to go up against him in court. In Lefebvre's case, it wasn't verbal pugilism that prevailed but cronyism. "Harradence was a gregarious sort of fellow," says Lefebvre. "He took my bail bond, which was six hundred bucks, for his retainer and never asked for another penny." Nothing happened for a long time, and then, as Lefebvre recalls,

Milt finally calls us in for a meeting and goes, "We're going in next Tuesday to plead guilty."

I said, "Guilty? For six hundred bucks *I* can stand there and say 'Guilty'!"

So he comes across the table at me, rolling up his sleeves, and says, "I used to be the champion golden glove boxer in my category, and I'll teach you a lesson, you smart aleck."

My mom is screaming while this bunch of bravado is going on.

And there's this other young guy there, Milt's junior criminal lawyer, who says, "When you come to court to plead guilty, wear shorts and cut your hair."

"Cut my hair?!"

"Yeah, cut your hair! Wear shorts! Suck a lollipop! Do whatever you need to do to look like a kid."

I was getting a really good education.

Lefebvre was seventeen, busted, in danger of doing serious time, and going before an older judge. His lawyer was a one-hundred-percent pure Alberta redneck who understood the difference between winning and losing. Clean up real good, sonny boy, before you go before the Honorable Mr. Justice H.W. Riley.

Harradence lined up three character references for Lefebvre. The first was Arial Gogan. Lefebvre knew Gogan a bit from when he worked at Holy Cross Hospital, in the kitchen, as the night cook, warming up the day's unused food for the night crew's midnight lunch. Lefebvre also made cereal, Cream of Wheat, in a huge vat, which occasionally tipped and spilled mush all over the floor. The rest of the time he went to the back of the kitchen and smoked hash. To Lefebvre, Gogan was a buddy from the Scottish intelligentsia. People used to stay up late and pull out the whiskey and guitars. When someone whipped out a version of "With God on Our Side," Gogan would spit, "That's not Bob Dylan — that's an Irish rebel folk song!" And he'd bellow, unaccompanied, the plundered original.

Lefebvre's second character reference was Father Pat O'Byrne, an influential man who was director of Catholic Charities for the Calgary Diocese. He was a socially aware fellow whose younger brother Paul became the bishop of Calgary.

Reference number three was William C. Howells, the father of Lefebvre's friend Dave Howells. The elder Howells was an influential oilman in Calgary. When Howells got up to speak, Justice Riley jumped out of his chair, put out his hand, and said, "Willie, what the hell are you doing here? Good to see you!"

"And they shook hands," says Lefebvre. He continues,

Willie Howells and Justice Riley were great drinking buddies. My buddy Dave and his friend Henry used to pour them into the car and drive Riley home and drive Willie home. They were friends. Harradence was the guy who knew exactly how to play that card — not what you know, who you know.

And, of course, Milt knew all of these relationships existed. So where other guys were getting two years less a day and two years probation, I got one year and no probation. They marched me right out of that courtroom. My mom came up to the bar that was between us and gave me a hug and said, "He's just a boy!" A bunch of my

hippie friends were there and said, “We love you, John!” And then out the back door and into jail. That was it.

The Crown wasn’t happy with Harradence’s little coup and appealed. A year was simply too skimpy a sentence, and it brayed for more. The appeal had to occur within thirty days, so Harradence went back to work. This time it wasn’t whom you knew — it was how to outmaneuver the Crown with procedural wrangling. Harradence got adjournments through three different sittings of the court of appeal. He would say, “I’m busy on a trial in Korea,” or “I haven’t had an opportunity to interview my client, he’s in prison.” Whatever, didn’t matter, he just used standard procedure to blow through sufficient time. Finally, in July 1970, Lefebvre was released from jail. In September, he enrolled at the University of Calgary. He’d already been a university student for a month when Harradence finally went up for the Crown appeal.

“The judge said, ‘Let me get this straight — this guy’s just served eight months of a one-year sentence, he’s given us good time, he’s comported himself in an exemplary fashion, he’s now released from his prison term, he’s enrolled in university, and you want to take him out of university and put him back in jail? Appeal dismissed.’”

University wasn’t really part of Lefebvre’s life plan at the time, but it was adopted as part of Harradence’s strategy. He wanted to have his client in school and acting like a fine upstanding young citizen, engaged in higher learning, preparing himself to be a useful contributor to society. It was a smart move, and Harradence outflanked the Crown.

III (1970–79)

Mr. Cab Driver Becomes Mr. President

And so, yes, in September 1970 Lefebvre enrolled at the University of Calgary. He attended school, sort of, for the academic year, but mostly he hung out at the Highlander on Sixteenth Avenue or the Summit Hotel on Fourth Street downtown, which was equally huge and "filled with rock 'n' roll and hippies and drugs and heroin." Mostly he played bridge and smoked drugs before dropping out of school altogether to drive a taxi with a guy named John Babick and play music with another guy, Steve Kelly. Babick and Lefebvre split twelve-hour shifts in Car 156 for Yellow Cabs. Kelly and Lefebvre worked a drums-and-guitar cover act, playing hotel lounges in Calgary along with a little roadwork in Radium, BC.

Lefebvre had never played the drums before. He bought a kit and started hitting the skins. "I can play drums — who can't play drums, right?" There were two motivations for forming the duo. One was that he and Kelly were old high school buddies and had been on the rampage together since tenth grade. Two was the belief that "music was better than working."

Kelly and Lefebvre found work first at Ranchman's, a bar in Calgary's south end, and then at the Summit Lounge downtown, where they played six nights a week. Lefebvre explains,

Steve knew some rounders, greaseballs, and pimps I knew when I was a kid. These brothers, Mel and Sid, they ran a whorehouse called the Chicken Inn at Ninth Avenue and Fourth Street SE. They had a younger brother, Ron, who fancied himself an agent. He knew the guys who owned the rooms, so if you knew Ron you'd be treated right. Steve knew Ron, who got us some gigs at the Ranchman's. But our main gig was the Summit Lounge. Six nights a week, 7:30 to 11:30, three hours over a four-hour period — played for three hours and smoked dope for one.

Most of the time Lefebvre was hooking up "with one chick or another." Later, in the summer of 1973, he started living with a woman he'd met at the Summit named Janice Pridham. "I think I got married in 1974." The relationship was built on partying, good times, and getting high, and it was more or less open. "I was walking through the Safeway one day and this girl started ragging on me, saying, 'Yeah, you're the one!' And I said, 'Huh?' And she said, 'Yeah, your wife broke up my marriage'—I don't want to talk about it!" It wasn't particularly unusual behavior for the times, and Lefebvre and Pridham managed to keep the relationship motor running for several years, but the focus wasn't home life.

“My buddy Bab and I, we went twenty-four hours a day. We owned a ’72 Meteor, a great big old lovely boat, took a lot of gas but in those days it didn’t matter. I really enjoyed the night shift. It was harder to tell if your eyes are bloodshot, right? You’d meet all kinds of weirdos.” The Mercury could hold a lot of passengers. “I got to know all the prostitutes and pimps and drug pushers. It’s a carnival out there.”

Babick was living with a woman named Gloria Parker, who owned a club located on Ninth Avenue. “In those days, they didn’t allow strippers in alcohol joints, but they’d allow them in these non-licensed places. You’d go to these strip clubs and sneak in your own booze. There would be girls stripping and hookers hanging out: ‘You come here for a good time or you just here to look?’ Then you’d take the girl to a motel and she’d take your money off you there.”

Gloria’s little sister Angie was an eighteen-year-old bombshell. Her family was from Saskatchewan, and her dad was a bootlegger. Her brothers and her dad all had done time at one point or another, according to Lefebvre. “She was old enough so she came to work at her sister’s club. We hung around a bit, went to parties. I’d wake up in the morning and she’d be sitting on top of me. Those were crazy days. I was running around at night, probably on my wife, Janice.” Lefebvre’s bombshell eventually grew up, came out, and ran a now-defunct gay club. “It had been a famous club around Calgary for a really long time.”

Babick and Lefebvre were both business partners and good friends in the early seventies. They upgraded to a ’74 Meteor and continued driving until Lefebvre returned to school in 1975. They saw less of each other after that, although Lefebvre did continue to drive a green Co-op cab part-time at night while at school. The last time he recalls hanging out with Babick was at a 1978 Rolling Stones concert in Anaheim.

Lefebvre got out of jail at age nineteen and spent five years not looking ahead. He’d put a lot of mileage on the cab odometer and collected welfare when he wasn’t driving. He’d earned gig money and returned to construction or gardening to support his pot-focused lifestyle — a kind of cuts-grass-to-buy-grass situation: “I was an inveterate pot smoker, so I was always doing things that permitted that. Steve and I played music for five or six months. When I was doing that I wasn’t driving a cab, but when I wasn’t doing music I was driving a cab, or sometimes doing construction labor. In the summers, I did gardening. A couple of winters I might have been on unemployment insurance, smoking hash oil. Those were the days.”

The problem was, those days were feeling like a rut. Lefebvre explains, “Between when I left university the first time, and returned

at night time in fall 1975, I wound up running off and smoking a lot of hash and being a drunk hippie. For four or five years that's all I did — grow my hair, drive a taxicab, collect unemployment insurance, smoke hash oil. After a while it felt like I had to gather my brain, do some personal development."

After taking a night course in the fall of 1975, Lefebvre returned to U of C full-time in January 1976. It was school for real this time, although he managed to keep his schedule open for mushrooms, pot, and skiing. He thought, what could be better? He was getting a student loan and didn't have to work. He found the Art Building's leafy solarium, with the soothing ambient noise of its fountain, especially comfortable: "I'd enjoy sitting and reading Shakespeare, good literature and philosophy, watching girls and flirting. So to me it was like, *Okay, if I can get money by sitting around reading good books, that's a good gig.*"

Once he got back to school, Lefebvre sold drugs occasionally. He was careful to sell only to people he knew. He wasn't really out to make money. "I wasn't above selling dope," he says, "but it was to make free dope. You know, buy a couple of pounds and end up owning four ounces. That would be perfect. There was blond Lebanese and really stinky Afghani brown. That stuff was more like rubber, really great hash, off the end of a cigarette."

Some didn't like mixing hash smoke with tar and nicotine from cigarettes, so hot-knifing became the way to go. Instead of inhaling directly, they would use a pop bottle with the bottom removed. The larger opening would capture the sudden burst of smoke from the knives. "That was durding." The origin of the word *durd* is murky, but Lefebvre thinks it might have been an on-campus student group, the ski club: "Guys would take two hot knives out and there was this explosion of four-hundred-degree smoke. It was like running through a house burning down, sucking back the air. You'd cough and everybody would laugh. We'd get so fucked up, drunk and smoking so much hash we just didn't know what we were doing. It was brilliant. I watched guys hot-knifing their own lip. I never did do that. I'm surprised we're still alive."

Meanwhile, Lefebvre's marriage to Pridham was on life support: "You want to be decent, but there's a certain fundamental basic enthusiasm for spreading our genes far and wide that sometimes more than other times is difficult to rein in."

The next September, Lefebvre entered his first full academic year. He volunteered to be on the executive of two campus organizations, one of which was the English Society. Lefebvre loved words and always had a thing for the Bard, even while unabashedly admitting to a fondness for puns, the so-called lowest form of humor. "Oh, I'm

terrible," he says, laughing about his lifelong infatuation. At U of C he fell under the spell of James Black, an Elizabethan scholar: "Jim is one of the most intuitively great Shakespeare teachers of all time — not that I'm qualified to say that — but he's a guy who brings a spectacular knowledge of the King James Bible and all the current literature of the time."

Lefebvre took but one class with Black but was so beguiled that, many years later, after making millions with Neteller, he came up with an idea he thought might work alongside the extravagant donation he was already giving to the U of C Faculty of Arts in 2005: "Jim was a great reader. When I gave that gift to the faculty, he'd retired but was invited to the ceremony as a special guest. I got chatting with him and came up with this idea of him giving free ninety-minute Shakespeare lectures." Over three years Black gave thirty-seven free lectures to the public. Lefebvre spent extra cash to film the proceedings so the lectures would be available in perpetuity on DVD.

Black influenced, or echoed, Lefebvre's thinking in another way. A high school dropout originally from England, he'd worked in the oil patch as a young man. He began to notice university students seemed to get the better jobs. He wondered about that and visited the University of Alberta, where a student counselor talked up English literature to him. Black and Lefebvre were of similar temperament. Black thought, *Wait a minute — I go to school, read books, and get a good summer job? I'm in.* In his senior years, he began to wonder whether the same formula couldn't apply to graduate school, doing his doctorate and becoming a professor. It could, except in the summer he could keep reading and writing.

Another professor made a lasting impression on Lefebvre. Political scientist Tom Flanagan was director of policy research for the right-wing populist Reform Party of Canada from 1991 to 1993. He influenced the current incarnation of Canada's Conservative Party, now the elected governing party as well as the party of Prime Minister Stephen Harper, who attended U of C.

Lefebvre says, "Tom is strident in his free enterprise views — he studied Milton Friedman. Governments shouldn't pay for lighthouses; people who sail boats and make money from boats should pay for lighthouses. I didn't buy all of it, but it was good to hear. It became evident that a lot of my friends who might be thought of as pink were actually impractical and hadn't thought anything through. It was emotional, not economic thinking."

Joining a second campus organization had a far-reaching effect for Lefebvre. As a member of the quasi-judicial body called the Review Board, he learned and helped to interpret and enforce the laws

of the student union. In the winter term of his second full year, 1978, he decided to parlay this knowledge into a run for office. Not just any office — president.

Lefebvre began his quest for the presidency of the student union by casting himself as an outsider. He had to use this tactic because he had never been on student council. At one forum he tried to assure the crowd he wasn't a normal politician because he was "too used to telling the truth." He wouldn't shower students with promises he couldn't keep because, after all, the student union president "isn't a powerful position." All he would promise was to work hard and provide strong representation. At another forum he thanked his audience for their interest in student politics and cautioned them that the crucial issue was who would be the next president. "Watch us all closely," he said. "If you vote potluck, you'll get potluck representation."

It was a three-way contest. The other two prominent candidates were both stronger on paper, but neither clicked enough with the student body to run away with it. Lefebvre looked sincere and handsome, his shag haircut and bushy sideburns framing his strong eyes and slight chin cleft. His checked shirt and blue jeans made him look authentic and believable. He was older than most students yet boyish, and he had an aura of calm about him, projecting a wise, easygoing authority. No doubt his personality was infectious, and some people got a contact high from being in his presence. His charisma ultimately overcame the lack of bona fides, and the voting broke his way. He squeaked through the middle — the vote totals of the top three candidates went 824/716/670. The outgoing president called it a "stunning victory" and batted away the *Gauntlet* student newspaper's admonishing headline, "Winners lack experience," saying the new executive would do "an admirable job." Interviewed by the *Gauntlet* after the election, and asked to provide a thumbnail sketch of himself, Lefebvre replied: "One foot in the church and one foot in the gutter, a Bible in one hand and a joint in the other."

Lefebvre wasn't the only student with joints on the brain. When Prime Minister Pierre Elliott Trudeau visited the University of Calgary in 1979, Lefebvre as student president walked across campus with him. There are pictures of them shaking hands and walking, and Trudeau spoke to U of C students in a forum setting. The first question asked was, "Have you ever smoked dope?" Trudeau's reply was, "Never in Canada."

It is difficult to overstate the importance of this student election victory for Lefebvre's subsequent life. He was a one-term president, choosing not to run again, yet many union friends have stuck by him for life. He met John Hind, elected to the programming commission,

who became his accountant. He met Bruce Ramsay, another untested politician, the former president of the campus ski club, who was elected vice president, services. Ramsay was elected president the following year, succeeding Lefebvre, and has invested in several of Lefebvre's schemes over the years. Lefebvre also met Jeff Proudfoot, one of the few incumbents to survive the election, who was elected vice president, finance. Ramsay and Proudfoot have been two of Lefebvre's closest pals for decades. To this day they arrange annual motorcycle trips to different parts of the country. "John, Bruce Ramsay, and I used to go hiking in the mountains a lot," says Proudfoot. "One time we were doing the Burgess Shale in BC, and when we got to the top we had a glass of scotch and a joint and John said, 'Boys, this is life real loud.'"

The role of the presidency was also a study in human nature, of the shallowness of people in the presence of power. "That was a good lesson," says Lefebvre. "I knew I was getting plenty of attention that was attention not for me personally but for my office. Even the social, flirty kind of attention wasn't about me — it was about social station." Later he would try to apply these lessons to dealing with people in the presence of extreme wealth.

There was concern whether the inexperienced administration could get up to speed quickly enough or whether it even wanted to. For one thing, Ramsay had been president of the ski club, the biggest party gang on campus. Proudfoot, by this point a long-time student politician and thus part of the establishment, was initially wary of the upstarts. He had been through three administrations, all well-run organizations that accomplished things. "There was some trepidation about John," he says. "Prior to him most people had worked their way up through the ranks to become president. Well, lo and behold, John came flying in, and at the same time Bruce came flying in, so I, who had lived with the establishment and the staff around the building and lived in MacEwan Hall, was thinking, *Oh God, who are these guys?*"

Fear of the unknown dominated the first couple of weeks. Some of Proudfoot's regular adversaries had been ousted, and now he didn't have a clue as to what he was getting — maybe a repeat of the same tired arguments he'd fought and dispensed with the past three years: "Now I had two wild cards who didn't know each other sitting around me."

To Proudfoot and other experienced student politicians, the student union wasn't some radical organization whose purpose was to chase after the latest cause; it was a business. A quarter-million dollars went through its budget every year. There were full-time employees who outlasted student politicians, there was payroll, there were labor laws, and there was a union:

But John stepped up. From the first meeting there was a lot more there than I'd anticipated from the campaign advertisements. The thing I saw first was he sat down and ran a meeting. And student council meetings, they're bedlam. You've got a bunch of kids with opinions, everybody clamoring to be heard. You need a strong person in the chair: We're going to have an agenda, we're going to stick to the agenda, we have an allotted time. Some things we're going to have to shelve, but we're going to have to get through the business at hand, because people's pay rests on decisions we make. I was impressed that he seemed to understand we had to run a business.

When Proudfoot was first elected to the student union in 1975, universities were in the shadow of the Vietnam War. Typically, on campus, there was much bickering between left and right over the war and its after-effects. "A lot of my youth was tainted by that. I lived with a draft dodger in my third year. His parents would come up a couple of times a year. He'd move into the living room and they'd move into his room. It was weird having someone's parents moving in, but he wasn't a wealthy guy."

Not only was Proudfoot trying to distance himself from attitudes surrounding the war, he decided to cut off his ponytail because he was only a year away from the job market. The corporate world was beckoning and he wanted in. This seemingly strange combination of longhaired attitudes and capitalist moneymaking came to be the signature of this administration. It is easy to see now, looking back, that many baby boomers, despite their insistence on their freedoms, were just as hypnotized by getting rich as their parents — they simply wanted to do it their own way. Proudfoot found his way and became "a twenty-plus year veteran of big ticket technology environments," according to a seminar blurb on the web.

To make their mark, Lefebvre, Ramsay, and Proudfoot set their sights on Dinnie's Den, the campus bar. It was open 3–6 p.m. Friday; that was it. Draft beers were three for a buck. The chairs were laminated plywood that stacked together, the sort used for exams in the gym. U of C was a commuter campus, and the administration didn't see any reason to change that. Lefebvre and company had other ideas, but they had to fight through the usual arguments about drinking and driving if the bar were to remain open every night. The goal was to wrestle control of the drinking establishment from the university establishment. Indeed, not just the Den but MacEwan Hall itself, home to the student union, student media such as the *Gauntlet* and CJSW radio, dozens of clubs, and a bowling alley, pinball arcade, and poolroom rolled into one. "We wanted to create a community on campus," says Proudfoot, "because there was no reason to be there other than the bowling alley."

The administration relented, finally. The student union poured $25,000 into the Den, opened it every day of the week, and put in a television. Naturally, it started to make money. Lefebvre told the *Gauntlet* the expanded bar would be the "best lounge between Sausalito and Montreal." Other enticements to stay on campus were offered, such as dances in the Mac Hall Ballroom every Friday night. "Before that it was white bread sandwiches," says Proudfoot. "There was no food that kids didn't get from their mothers. On Friday there was beef dip. There was no reason to be there — it was all pretty grim." Lefebvre also advocated — in a nod to future governments — that non-profit groups be allowed to hold casino nights to raise money.

After this great success, the next problem became the student politicians who followed in the wake of this radical turnaround. To those who followed, these initiatives became only about making money — fleecing students for every buck they could get. Conservative, even neo-conservative, administrations became proud of the union's yearly profit-taking. For example, the union's attitude about the student radio station in Lefebvre's year was "You do your thing, we'll do ours." The next year it was, "Hey, how about we shut you guys down and turn you into a pay-per-listen shop for students?"

"In many ways, I've always thought John and Bruce and I started that process. We may have created a monster," says Proudfoot.

While the union battled university administrators for its own building, Lefebvre's marriage no longer had a thread to hang by. After five years, in the midst of his first hectic term running the union, the final act took place in the campus pub. "I used to say it was because she was fucking around with musicians at Dinnie's Den, but it probably had as much to do with the fact that I was fucking around with Angie and just about anybody else who paid attention to me."

What really irked Lefebvre was not so much that his wife was having an affair but that she was having an affair with a bass player who played music he could not tolerate:

I got Janice a job at Dinnie's Den, and she started fucking this guy in a rock 'n' roll band that was playing Foreigner songs. I fucking hate Foreigner. This guy sits down beside me in the bar and says, 'Okay, we're all adults here. I'm sleeping with your wife.' I looked at him and then took the heel of my hand and shoved his nose up into his brain, really hard. He went over backwards and fell on his back. I took a smoke and flicked it right in his face and then I poured some beer on it to put out the fire.

At this point the bar manager came over and said, "John, enough's been said," and escorted the president out of the student bar. The next day, the university administrator in charge of campus

services ran into Lefebvre on the sidewalk and told him, “John, we just can’t have the president of the student union beating up the patrons in the student union bars.”

Lefebvre was kicked out of liquor serving establishments on campus. “That was before Christmas. I negotiated them down to the rest of the fall term, six weeks, but I could still go to the faculty lounge. I would take a whole bunch of my friends up to the faculty lounge. I’d buy the drinks, they’d pay me the cash, and then I wouldn’t pay the faculty lounge back for three or four months. It was a good way of making money for the weekend.”

Lefebvre had his troubles — controlling his temper in his personal dealings, arguing for more union autonomy — but he also had the foresight to help student media gain independence from student politicians. A newspaper or radio station reporting on student government that isn’t at arm’s length from that government is never effective:

It wasn’t an idea that I had to conceive. The *Gauntlet* had already figured that out. They’d come and talk to me and I’d say, that makes sense, of course that makes sense.

That’s one of the things I learned being the student council president, was that as president you don’t really have to know that much, you just have to know what’s what when you hear it. I know fuck-all about the internet. I know fuck-all about money transfers or finance, but when the idea was presented I thought, *Hmm, that sounds to me like a good idea*.

After his tenure as president, Lefebvre felt the need for a break before tackling law school: “I decided to take the summer off because I’d heard the Stones were playing at Angels Stadium.” He phoned down and ordered ten tickets from a U.S. agency. A gang of student union people went, along with his old pals John Babick and Gloria and Angie Parker. The *Some Girls* tour dates for Anaheim were July 23–24, and they were going the second night. The historical reports about the tour suggest that while the band’s rhythm tandem was in form (as usual), the guys upfront, Jagger, Richards, and Wood, were a mess from continuous substance abuse (coke, smack, drink). The performances were lackluster, many agreed, and the Anaheim shows in particular were reportedly epics of boredom. Not that Lefebvre or his Calgary contingent cared—“It’s the Stones, man!”—or agreed. Lefebvre wrote a rave review for the *Gauntlet*: “Every note was perfectly clear with a dose of the Stones’ characteristic sloppiness … they’re simply amazing.” And anyway, well, for Lefebvre there was also a major distraction.

Angie was total gas. When we were driving down through Salt Lake she’d be lying across the front seat of the car, suntanning

through the windshield, with her feet out the window, wearing these tiny cutoffs and that's all. And I'd pass this semi, and the semi guy's going Honk! Honk! And I'm going eighty miles an hour and all of a sudden I look in the rearview mirror and this semi comes hi-ballin' past me about 100 miles an hour, honking, staring down at Angie again. So I pulled in front of him and slowed down to make him pass us again. That was sort of fun. People in Los Angeles, who were used to seeing beautiful chicks, their jaws were dropping.

We had all these great adventures in L.A. When we were coming home we were at San Luis Obispo — we'd been up all night — we went down to the beach. Angie stole a blanket from the motel we were in. I said, "You're gonna get me in shit. We gotta take that blanket back."

"Well, first let's go sleep on it on the beach."

So we're lying on the beach. She's lying on her stomach but she's undone her top so her tan would have no lines on her back. The next thing you know, our feet are pointed towards the water, and this wave has crashed upon us. We wake up, and I look up, and immediately in front of us — Angie's beside me and she looks up too — are four little adolescent guys, sitting there, staring, just waiting, and you knew in a instant that they were just waiting for Angie to get up, just waiting and waiting and waiting, watching each wave. And then they finally got their eyeful. Angie ran up to those four little guys and got the one that was the slowest. She grabbed him by the hair and said, "You want a look? Here, have a look." She was rubbing his face in her chest. She was really kind of forward.

After his wild California adventure, the president floated back down to the mundane. He retained his membership on the Review Board at the U of C Student Union, but his buddy Ramsay was now president and in charge. Lefebvre was out of politics, just another guy looking to get back into school. It was a bit of a leap — the law? Lefebvre? — but he needed to take that leap. He was getting serious with a woman he had met in Dinnie's Den back in January (in the new year he'd been allowed back into the bar run by his own administration).

Katharine Armitage was a nursing student at the Foothills Hospital. They met one evening in the bar because she and some friends had come to the Den to "get tanked and meet guys," according to Lefebvre. A real "wild girl." Her friend Nancy followed him into the men's washroom with her top stuffed with white buns swiped from the banquet counter, but it was Armitage who ultimately caught Lefebvre's eye. She stood five-foot-six or — seven, lean, with long, dark hair, an angular face, piercing eyes, and a wicked, smart-ass sense of humor. His timing was good — at that point, he says, he was

a “Big Man on Campus, and that sufficed for lack of personality, musculature, and money.”

By the summer Lefebvre and Armitage were a couple, by the fall they were living together, and by the following February she was pregnant. At that point, in Lefebvre’s mind, any reluctance about getting his head into studying law — and he did feel a deep unease in his gut about the field — had to be ignored. Emily was coming in November, and he wanted to be a stand-up guy. They were married in October. The union worked for a while, but not long. By fall 1983, after four years, they were kaput. Lefebvre thinks the divorce went through in the mid-eighties, after he and another lawyer, Jane Bergman, had become an item.

First-year law was stressful, so one pastime Lefebvre picked up, which relieved some of the pressure, was to play the piano on campus. Here’s how it would work. He’d get up at six, get to the university around seven, smoke a joint on the way in, find an empty piano room in Craigie Hall, where the Music Department was located, and play until a music student knocked on the door and said, “Hey, my turn.” Otherwise, no one ever hassled him. Lefebvre would remember the Faculty of Art’s hospitality when he got rich.

IV (January 2007)

My Bail's Bigger Than Your Bail, Part 1

Day One, Monday, January 15, 2007, Malibu, California, 9 a.m.: Lefebvre is up and about, puttering around in blue jeans, a white T-shirt, and sandals, answering some early morning email. Mostly he's thinking about his love life, about his lunch date with Lisa, his Malibu girlfriend. Thinking about how today is the day he's going to have to tell her about Hilary, the girl from Salt Spring Island. How it's serious. How he's committing. How he's not playing the field anymore. How they've got to revert to being buddies. Lisa will be fine with that. She'll be California cool. He's certain.

Lefebvre has been steeping his English breakfast tea. He's about to take a sip.

Rinnngggg!

Now who the fuck would come around here at 9 a.m. on a holiday Monday?

Mid-January is a strange time for a holiday. Many people are in post-bacchanal recovery mode from credit card overload and weight gain. Some are in the middle of "Juiceless January," repenting excessive behavior, trying to get right with their bodies. But back in 1983, President Ronald Reagan, not the staunchest of defender of civil rights himself, signed into law an official holiday for Martin Luther King, Jr., fifteen years after the African-American activist and religious leader's assassination in Memphis. It took seventeen more years, but by the millennium, all fifty states united in celebrating the life of the revered orator and civil rights crusader every third Monday in January. And now, seven years later, January 15, 2007, four men and one woman stand on John Lefebvre's front door step at 25030 Malibu Road, Malibu, California, 90265. The female officer rings the doorbell. "This is the FBI," she states in a firm monotone. "You must come to the door immediately."

Lefebvre stands frozen for a second. *Holy shit, now what?* He runs around the house in a panic trying to locate the bag of pot he was toking from last night. He's got to stash it somewhere quickly, but he can't find it!

He hears the ring again. *Fuck!* He walks up the spiral stairs. The house, because it backs onto the ocean, is at a higher elevation at street level. From Malibu Road and up the walkway to the entrance and vestibule and then to the guest room and adjacent washroom is all one version of reality. But then there are two spiral staircases. One ascends to the master bedroom, with its outdoor shower unit on the roof, its large sauna for warming the body after a dip in the ocean, its

pearl inlay chest of five drawers, and the second bedroom. The other descends unimpressively at first then grandly to the main living space. To walk down these steps is to enter another world — the full majesty of the ocean view comes into play, the din of crashing surf a jolting but welcome visual and aural sensation. The sumptuous living room on the right — with its Bösendorfer grand piano and centuries-old Mongolian rug — dominate the foreground. To the left, in the middle of the space, the dining area, with its massive, dark, ancient-looking table for sixteen, suggests conversation, frivolity, fine wine, and dining in a casual environment. Panning left, the stainless-steel trophy kitchen, kept immaculately clean by Lefebvre's housekeeper, Luisa Esquivel, has the standard kitchen table near the floor-to-ceiling glass windows for tea, for breakfast, for writing, for emailing, and for other less formal occasions and tasks. Along the entire west face of the house runs a deck filled with come-hither lounge furniture. The probability that Lefebvre will invite the FBI outside to sit on chaises longues is low. He answers the door.

"John Lefebvre?"

"Yes."

"John Lefebvre involved in Neteller Inc.?"

"Yes."

"We're here to arrest you on charges of money laundering, racketeering, and conspiracy."

"Oh."

"Please put your hands behind your back."

Lefebvre is cuffed. They don't have to tell him his life is about to change. He understands what's about to happen is no good — no fucking good at all — and it's going to take strength, quite a bit of strength. He grasps this, absorbs this, this hardcore, visceral feeling that gnaws at him. Beyond the gnawing, though, above all else, he knows what he really needs to do right here and now, in this particular instant, is to be cool. *Be cool.*

Whatever happens, you've been to jail before. Except this time, he realizes, he'll be going to a jail in Los Angeles. This freaks him out more than anything else at the moment — he'll be spending some indeterminate period of time in a spooky situation — so he repeats a little mantra to himself: *Be cool, just be cool. Be cool. Just be cool …*

The two FBI agents and three U.S. marshals escort Lefebvre down his spiral staircase and into his kitchen. They ask him to sit down at his kitchen table. He looks at his tea and it takes Lefebvre a few milliseconds to think, *How the fuck do these guys expect me to drink my tea? There's no way …*

"Hey you guys, I've just made myself a cup of tea and I can't drink it with my hands cuffed behind my back. Do we need it to be

this way?"

"Yes."

"I'm not trying to be argumentative, but help me to understand why my hands need to be cuffed behind my back. I don't think you know who you're dealing with here. I'm a gentleman. What is your concern? Maybe we can allay it."

"We don't know you're a gentleman. We don't know if you have guns here somewhere. We don't know that you're going to pop one of us in the head and run for it down the beach or …"

"Look, guys, I own twenty million worth of property on this beach. I have a daughter, I have family, I have a home, I have a mother. I'm not, you know … I'm a gentleman."

"I'll put your cuffs on in front of you if you make me one promise," says the federal marshal, "that you'll not rise from your chair."

"Why? I will make that promise, but I'm just interested."

"We have to do it that way, it's a security matter. We don't know what you might be tempted to do."

"Okay, you have my promise."

The marshals and FBI decide he won't make a break for his weapons stash and off them before jumping on his Ducati and making a break for the border. They decide he is what he says he is — a gentleman. A marshal un-cuffs Lefebvre's hands. He asks Lefebvre to put his hands out in front out him. He cuffs Lefebvre's hands in front of him. Both of Lefebvre's hands are now on his table.

Not only can Lefebvre now drink his morning tea in his chair at his kitchen table in his house, surrounded by five guests who have invited themselves in on a holiday Monday morning just after 9 a.m., he can also use his cell phone.

Lefebvre talks his way into being allowed to make more than the standard one phone call. He needs to make two calls, right? For sure one call has to go to Lisa, his lunch partner. He's a gentleman. He doesn't want to stand up his friend and blow off their date. More important, he needs to explain to her about Hilary, about how they've been hanging out for three or four weeks now, a couple of times in Canada, a couple of days at Christmas, and how even from a distance, Malibu to Salt Spring, something indeed has been stirring over the phone and back and forth on email, and how he's about to enter into what he likes to call an accommodation with another lady, and this lunch date they were to have, it had an agenda, breaking up — not that they were ever "together" together but, well, you know what he means.

Lefebvre sips his tea for a bit. Then the five officers escort him up the stairs of his house. The FBI agents and U.S. federal marshals make

sure the house is locked. They escort their captured quarry to a squad car. Lefebvre informs the agents, “I need to talk to my assistant in Canada who’s going to make arrangements for my legal counsel and whatnot.” Lefebvre calls Geoff Savage, his business manager, “the CEO of John.” Savage doesn’t answer. Now he has to make a third call. He tries for Marian Bankes, Savage’s assistant.

“Hi Marian, it’s John. I’m in the back of a black squad car that’s being piloted by U.S. federal marshals. I’m sitting beside an officer for the FBI. I’m under arrest and they’re taking me downtown. I need you to let Geoff know that I’ll be needing some assistance and I’m not going to be home tomorrow.”

Bankes is stunned. Unable to comprehend what her insouciant, hippie hedonist, environmental philanthropist, multi- multi- multi-millionaire employer has just mouthed into the receiver. Lefebvre is the nicest guy in the world, the sweetest boss — he gives all his money away to people who need help, to worthy causes large and small — there’s got to be some mistake! She’s got to find Geoff and get him on the case ASAP.

Lefebvre looks at the federal marshal. “Is that right — I’m not going to be home tomorrow?”

“No.”

* * *

While the FBI visits Lefebvre, Stephen Lawrence is being brought into a U.S. Virgin Islands courtroom in ankle chains. An AP news report says he has been arrested on St. John Island on a “warrant from the U.S. Attorney’s office in New York,” accused of “funneling billions of dollars in illegal gambling proceeds to overseas betting operations” and charged with “money laundering.”

A rumor will spread that Lawrence has been duped. The FBI needs both Lawrence and Lefebvre to be on American soil at the same time to execute the bust. If only one is on U.S. soil, the other naturally will bolt. Lawrence is with his family on a cruise ship next door, so to speak, in the British Virgin Islands. Lefebvre’s already in Malibu, and now Lawrence is so tantalizingly close. So the rumor goes, the skipper of the ship is an American and the FBI orders him to feign engine trouble and head for U.S. waters. When Lawrence and his family disembark in St. John, the Neteller cofounder is nabbed and chained. Not a great image for the FBI to imprint on the guy’s daughter.

* * *

On January 15, 2007, Geoffrey Savage sends out an emergency email:

BAD NEWS — John is just now riding into downtown L.A. with an FBI agent to be processed on "money laundering charges." I can only assume it's got to be Neteller. I will let you know when I have something definitive.

I had been informed by John that there was a legal opinion that travel to the U.S. was safe for Neteller PLC officers, directors, employees, and shareholders. I would like partics on that from anyone ASAP and the contact partics for any lawyer or firm you might care to recommend for John's defense.

* * *

"Bend and separate."

"What?"

"COME ON, BEND OVER AND SEPARATE YOUR CHEEKS."

"Okay."

Lefebvre bends over a little. Then, in a half-assed kind of way he starts to pull his ass cheeks apart.

"I SAID BEND AND SEPARATE! ARE YOU LOOKING FOR SOME TROUBLE HERE? DO WE HAVE SOME KIND OF PROBLEM?"

The five officers drive Lefebvre into downtown L.A. They get off the Hollywood Freeway (Highway 101) and head to an ominously tall structure shaped like half a cross with huge bay-window-like wheels jutting from a few floors. The Metropolitan Detention Center (MDC), Los Angeles, is part of the Federal Bureau of Prisons (BOP), in the judicial district of Central California, and is located on the corner of Aliso and Alameda Streets. Here, Lefebvre will be officially booked on charges of money laundering, racketeering, and conspiracy. So far, they've been the perfect gentlemen and gentlewoman during the entire proceedings, but here, at MDC, well, there's really no other way to describe them: the people who work here for a living — they're fuckheads of the highest order. Miriam Goldman, the woman in charge of these professional dinks, doesn't care whether you're a gentleman. This may be a point of order for Lefebvre, a way of looking at the world, a way of comporting oneself with dignity, but to her it doesn't matter if you've just offed your grandmother or are a case of mistaken identity. No accommodation. None whatsofuckingever. All the same to her and her band of pricks. Guess what? You're in our realm now, and you belong to us. That means you must be a fucking asshole — so bend and separate.

So it's one of those days. After proving he has no baggie with a

knife or dope stashed up his asshole, Lefebvre has to sit in a large cell for a couple of hours, awaiting processing so he can be assigned his own cell. It's around noon of the first day of what is fast becoming his all-time worst nightmare, easily eclipsing his teenage drug bust thirty-eight years ago. It's only been a few hours since the doorbell rang, but in these circumstances time has a way of being elastic. Every humiliation lasts an eternity. *Be cool.*

Now it's Monday afternoon, and Lefebvre is in his cell block. He's the new guy, the odd man out, the only guy dressed differently. Everyone else is wearing cheap baggy blue jeans and baggy green shirts, but he's in a white jumpsuit. At dinnertime a guy comes over, passes him a green shirt and blue jeans and asks him if he wants to change so he won't stand out. The clothes, they're the ones the con was just wearing. They're dirty. Lefebvre thinks, well, they're a bit clammy but what the fuck, it's a nice gesture. He accepts the clothes and puts them on.

There's a table with eight seats in the middle of the room. Seven white guys are there, and they're minding their own goddamn business, chowing down. One guy gives Lefebvre a head tilt, you know —*C'mon, over here, siddown, last spot's for you, buddy*. There are a couple of other tables for white guys, but either pachucos or black guys occupy the rest. No one mixes. Not one. Lefebvre figures he ought not to buck tradition, at least on the first day, so he slides in with the white guys. Nobody asks him much, and no one's in the mood for small talk. Lefebvre gets a familiar feeling. He's been in this headspace before. His 1970 experience of being a prisoner floods back: *This is a time to adopt a demeanor of quiet respect for everybody around you. This is not a time to whine, so don't.* He quickly adopts the demeanor of the others and wins their respect.

All prisoners are locked down at eight at night, and it's lights out at ten. Lefebvre sits in his new home for those two hours — two hours to contemplate in stark light, before he contemplates in the dark, wondering what's next. His cell doesn't have a barred door; it's solid steel, which soon makes him feel claustrophobic. His cellmate is a German guy who tells Lefebvre he's in for a stolen-cigarettes beef. Apparently, he was walking down a street, across from a school, and spotted two unopened cartons of cigarettes in the front seat of an unlocked parked car. He did a little reasoning with himself—*listen, the guy's obviously an idiot for leaving his car unlocked, and if I don't grab them some high school kids will get 'em first*. So he entered and took them. His reasoning might have been sound, but he got caught. In California, if someone gets caught pilfering Lucky Strikes three times it's life in prison. The three strikes rule.

The German has a couple of idiosyncrasies, as Lefebvre finds out

soon enough. One is that whenever he gets served his food he hightails it back to his cell. He likes to eat there rather than hang with others. The other weird trait also concerns food. Whenever salad is on the menu, he'll gladly take everyone else's vinegar packets off their hands before heading back to his cell. Once there, he'll put about ten packs of vinegar on his salad. The room reeks of vinegar and lettuce. He also bargains with people for their mini-cartons of milk. Each carton contains a half-pint, and he keeps the tiny containers unopened for ten days, maybe two weeks, until they contain a square of solid material with a little bit of clear liquid around. Every day the German opens one up and eats it like it's yogurt.

So thanks to his German cellmate, an odor somewhere between standard white vinegar and curdled milk dominates Lefebvre's olfaction. There are two bunks, upper and lower. Opposite the door are a sink and a toilet. If one guy needs to take a dump, the other guy is expected simply to roll over and face the other way. But when your cellmate buddy shits vinegar and fucking sour milk, it's something else.

Lefebvre's been assigned the upper bunk. He finds some novels in the common room. He starts reading a really dumb story. He's feeling it now: *Hmmm, this is close. This is really shitty. I don't know if I'm going to be able to take this.* He has to remember to breathe, breathe through the vinegar, through the sour milk, and gather himself. *Be cool.* Eventually he finds a science-fiction novel, an old Robert Heinlein. He also finds out through the grapevine that there are some decent books to be had in MDC L.A. This other con, he's holding a stash of books. Shit, he's got a library, like, forty-five fuckin' paperbacks! Great! Then Lefebvre finds out the con's a rat. He'll let you have one book, sure, but the problem is, sooner or later, he'll want something back. Everyone warns him off.

* * *

January 16, 2007. Geoffrey Savage writes: "I don't expect to get any real news until at least noon L.A. time. Will keep you posted. I'm sure we might see some kind of press release from the prosecutor's office before that."

* * *

Day Two, Tuesday, January 16, 2007, MDC L.A.: Lefebvre wakes up in jail. Correct that, still in jail. Yes, the nightmare really

happened, and it's still happening. Lockdown is in effect until seven in the morning, at which point the guards come and let everyone out for breakfast. An hour later they lock you down again until ten in the morning. But today brings a glimmer of hope — Lefebvre has his bail hearing. Maybe he'll get out.

Lefebvre strolls into the mess hall for breakfast. He looks around. He's carrying a piece of white cake with rock-hard pink icing on it. They call it coffee cake. It's either that or cardboard puffed-rice-type things. Plus the half-pints of milk his German confederate bargains for every day. There's nowhere to sit down at the "white" tables, so he joins a table of five black guys. He says, "Can I join you guys for breakfast?"

Guy looks up and says, "Free country."

Lefebvre thinks, *Okay, better just sit down and shut up*. He takes one bite out of the white cake with the pink icing and thinks, *Oh man. I don't really, I don't know if I want this*. He says to Free Country guy, "Do you want my cake?"

Free Country says, "Hey, why would I take cake from you when I can go over and get some more of my own."

Lefebvre says, "Okay. Thank you."

He gets the hint and gets up from the table. After the eight-to-ten lockdown, the races actually do mix and mingle a bit. During the day, Spanish guys and Chinese guys will hang with white guys. They'll play card games together, but at mealtime the racial divisions are fucking strict.

Lefebvre approaches another white guy during the mix-and-mingle. "I got a feeling I committed a faux pas this morning."

"You're fucking right you did."

"What? Tell me, I need to know."

"Yeah, you don't do that."

"Who do I offend? Do I offend the white guys or the black guys?"

"You offend everybody."

"Man, I don't get it. I really don't get it. Black guys, white guys — what the fuck? What the fuck's with you guys? What's the fucking difference?"

"It's not to get, it's to do. You're lucky it happened in here. If it had been in, you know, any place else, the black guy would have put you down on the floor, you'd have got kicked in the nuts, you'd a tried to get up and get the cereal off your face and a white guy would come over and give you the same thing again."

"You're shitting me."

"Where are you from?"

"Canada."

Just after lunch, guards take Lefebvre to court for his bail

hearing. Another half-dozen guys from his cell block are down for the same thing. Guys stand up and listen about their bail bonds, how much it's going to cost to get out. No bail, $1,000 bail, $5,000 bail. If you're in jail charged with a beef, you can you pay ten percent or maybe fifteen percent of a bail bond. A bondsman will pay the rest of it. He goes on the line for it. If you mess up, the bail bondsman comes after you. Free enterprise.

It's Lefebvre's turn. He stands up. Devona Gardner, his bail supervisor, is his pretrial interviewer. She asks, "You travel much … how many countries have you been to?"

"You mean this year?"

"No."

"Really? Fifty? I don't know. Probably easier for me to tell you the countries I haven't been to."

That's it. "He's a flight risk," she says and recommends incarceration.

After Bankes managed to alert Savage, he'd contacted Neteller's Calgary office. Gord Herman, the company's president, stepped up. He found Vince Marella, a founding partner of the Century City law firm Bird, Marella, Boxer, Wolpert, Nessim, Drooks & Lincenberg. Marella is a quintessential Beverly Hills lawyer who wears fine-tailored suits and whose focus is white-collar crime.

"Your Honor," says Marella, rising. "We've reached an accommodation with the Department of Justice. My friend will assist me here, but we've come to terms of release. My friend agrees that there will be a bail bond."

His Honor says, "What are the terms?"

Marella replies, "Five million dollars cash bail."

By the time Lefebvre gets back to his cell, everybody in the joint, not just his floor, knows there's this guy in the cell block who's just paid five million cash bail. Suddenly, everything is different. Suddenly, he gets to sit at the middle table in the lunchroom — the table where the biggest white guys sit. Everybody treats him with respect. They come up to him at the big white table and ask him questions about what they should do about this, what should they do about that.

* * *

January 16, 2007, Geoffrey Savage writes: "Word is John's bail is set at $5 mil. Conditions: turn in passport, travel restricted to Central District of California and New York, daily reporting to pretrial coordinator and appear in New York Jan 29. Jane's trying madly to

get the money there ASAP so that he'll be released sometime late tomorrow."

* * *

January 16, 2007, 5:37 p.m., Emily Lefebvre writes: "Hi Geoff, Here are both of my phone numbers, in case they get lost, or Dad can't get his BlackBerry back or whatever. 011-353-85148-XXXX. 011-353-1202-XXXX. Thanks for the info."

* * *

January 16, 2007, 6:40 p.m., Jane McMullen (née Bergman) writes: "Hi Emily: I am told I will have enough CAD$ in my account first thing in the morning from the bank! I then need to convert to USD and wire to the lawyer in U.S.! I am planning on getting up at 6 a.m. Calgary time which is when the foreign exchange branch of Toronto Dominion opens to arrange in advance the contract to do the foreign exchange. That way the minute funds show up in the account I can wire the funds to the U.S. lawyer — at least it's California and they are one hour behind us. Hopefully the funds will get there early enough for them to be able to do their thing to get your dad released tomorrow!! I will send you an email and let you know when I have wired the funds to the U.S. or if I run into any complications. Love you!! — Jane"

* * *

Day Three, Wednesday, January 17, 2007, MDC L.A.: Marella goes to see Lefebvre in the morning:

"John, we've got a problem."

"What's that?"

"They won't give Jane the money."

McMullen has been working on the Canadian Imperial Bank of Commerce in Calgary to get it to release some of Lefebvre's assets — at least enough to pay the $5-million bail. The CIBC personnel aren't so sure they should be releasing funds to a guy the U.S. DOJ has identified as a money launderer. Lefebvre puts his head between his knees. He sits in this position for thirty seconds. Finally, he sits up. He looks at Marella and smiles. "You know, Vince, it was a great run."

"They haven't actually frozen your accounts," says Marella, "but

your bank is reluctant because your name is all over the Canadian newspapers as a money launderer. Jane has gone into the bank and said, 'Show me the document by which you withhold those funds. You have a contractual obligation to give me those funds.'"

"That's my Jane right there," Lefebvre says.

That's his Jane, indeed. McMullen has guts. She fights the bank hard, demanding proof that it can withhold Lefebvre's funds, but the encounter takes a toll as TD Canada Trust personnel enrage and upset her. By the time the meeting is over she is beside herself. She breaks down, crying, shaking. "If you don't have a check for me this afternoon," she warns them, "I'll have a statement of claim on your desk suing you for breach of your obligations under the Bank Act. What do you think of that?"

* * *

January 17, 2007, 12:34 a.m., Geoffrey Savage writes: "Hi Emily. John will be able to talk to you from home in Malibu when he's out. He'll probably need some sleep so let him call you. Don't know if the FBI took his computers or not so don't count on that working soon."

* * *

Day Four, Thursday, January 18, 2007, MDC L.A.: A guard knocks on Lefebvre's cell at five in the morning, waking him up two hours earlier than usual. *Great*, he thinks, *bail's finally come through*. "Have your breakfast," the guard says, "we're shipping you out.

"Only thing I know is bail hasn't come through," the guard continues. "Only thing I know is what comes to my desk. No money, no document."

Lefebvre's being transferred to another facility, but he's not sure which one. Finally, they tell him, "You're going to New York by way of Oklahoma City. You need to be in New York next week."

Lefebvre is crestfallen. Will anyone even fucking know he's being put on Con Air to Oklahoma City? Will this new place be even worse, with even bigger pricks? How will Vince ever find him, for fuck's sake? Shit, will they even tell him what's going on?

The guards suit everyone up in shackles and leg irons. For each already handcuffed prisoner, the chain attached to the foot shackles is methodically pulled up and wrapped around the chest. This cannot be good. The guards tell everyone to just sit tight and wait. At eight o'clock they start loading a bunch of guys, including Lefebvre, onto a

bus. Oh man, this cannot be happening. There are about twenty prisoners shuffled up onto the bus, three of them are women. The bus is not full but feels crowded because there are bars separating each of the seats. The prisoners are driven to the municipal airport. When they arrive, the bus sits on the tarmac. They sit in shackles and wait. Lefebvre looks out the window and sees other prisoners in other buses arriving on the tarmac. They're being transferred from other detention centers, district jails, and city jails. It's a prisoner-transfer-bus reunion. He sees about 240 people — mostly guys, maybe fifteen or twenty women — incarcerated humans every one of them, charged with some crime and heading for a date with a judge somewhere in the United States, all in shackles and leg irons in the middle of the high desert. They're all waiting.

Now it's around one o'clock in the afternoon. Eight hours into day four, and Lefebvre is sitting on a tarmac. Still no one's been granted permission to use the toilet. The word searing into his mind right now is *grotesque*.

Finally, the marshals begin the laborious process of loading each shackled prisoner onto Con Air. Once they're all on they meet their flight attendant, who is one tough-looking lady. She starts her routine from the middle of the plane. She yells into her mic. There will be a bag lunch! This is how the urinal is going to work! Pay attention! One at a time! In order! Up to the washroom and back! Next prisoner! If for whatever reason there is an emergency, just stay calm!

A plane full of shackled people, Lefebvre thinks, *Oh help me please, please, let there be no emergency.* Right there, on the spot, he almost reconverts to Catholicism. Almost.

At least there is comic relief. Lefebvre spots a guy wearing a Halloween mask. That is to say, his head is one big skull tattoo: the cranium with all the different bones, the nose holes, the teeth marks — the works. Lefebvre examines the man's full head tattoo carefully, wondering if the guy's saying to himself, "Fuck was I on last night?!" No question, it takes a while to get past a face like that, but eventually he stops noticing it. Lefebvre starts talking to him. Turns out he's an okay dude. Acts like the skull tat is passé for him.

Marella arrives back at MDC L.A. in the afternoon. He's got the document in hand. He's got the money in hand. "I'm here for Lefebvre."

"We got no Lefebvre here."

"Well, where is he then?"

"We only know what we're told so don't ask us, ask the federal marshals."

Marella starts to freak out. *Holy shit, where is the guy?*

V (1979–89)

The Hippie Lawyer

Lefebvre never finished his B.A. in English. He wrote the LSAT exam, was admitted to law school, and graduated in 1983. The short, glib version he sticks to is, "I'd knocked up Katharine; I needed a job," yet he had in fact committed himself to law school before that. However many reservations Lefebvre had about the profession, finishing law school took on an outsized priority once a child was on the way. "I never wanted to be a lawyer — EVER," he says, just to be clear. It is possible that the party after a grueling exam, in February 1980, is where he sealed his fate, as Emily was born on November 18 of that year. Louise Lefebvre was certainly happy. In a twelve-month stretch, she found herself with three grandchildren.

On the first day of law school, Mike Greene, another longhair, met Lefebvre. Or, more accurately, in two of his classes Greene encountered a force of nature that caused him to think, *Who is this bombastic guy who wants to be noticed?* They became lifelong buddies, and decades later, when Lefebvre decided he wanted to indulge in the pleasure of giving it all away, he tapped Greene for the board of the Lefebvre Foundation. Greene the law student had just come back from India wearing a beard, George Harrison — style. Lefebvre usually sat at the back and waited for the professor to solicit comments. He was never shy about offering his opinions, which were invariably entertaining and sometimes about the law.

First year was no joke for many students. There were sixty admitted, and the group became close-knit through the school year. Ten percent were axed, which affected everyone's morale because they had all become friends through their shared struggle. The average age was twenty-nine, and they were an eclectic bunch, including a couple of Ph.D. students and some master's students. The old adage — the first year they scare you to death, the second year they work you to death, the third year they bore you to death — was in effect. While they watched fellow students worry themselves sick, over-study, and end up sleep-deprived and performing poorly, Lefebvre and Greene weren't about to let the intensity destroy them. "John and I both had a minimalist approach," Greene says. "Life is short and we should enjoy it. Some were stressing out while we were playing Frisbee in the field beside the law school." By third year they were playing an awful lot of disc.

Greene remembers his first major exam, in constitutional law and held in February. The course was demanding, and everyone was exhausted from studying. The test was held in the morning, and it was

agreed that there would be a blowout party right afterward, at Lefebvre's place, to celebrate. "By three o'clock half the party was asleep." But not Lefebvre. "He and his wife Kathy went down and were using the pool table." Later, up in the loft, Lefebvre played piano while another guy sang "Helpless." Greene was quite moved and became a huge fan of Lefebvre's musical ability.

There were other memorable moments. In articling class, the man who once saved a piece of Lefebvre's teenaged bacon, Milt Harradence, now a judge at the Alberta Court of Appeal, came to speak. It's just that Harradence, a man licensed to pack a concealed weapon, a lifelong redneck, and damn proud of it, didn't come to talk about articles — he came to warn them about communists. He started ranting about certain political situations that by the early eighties needed jumper cables (Gorbachev, glasnost, and perestroika being only three years off).

Lefebvre remembers,

He posited that we had a responsibility as freedom-loving people to fight communism anywhere and in any way we could. There was some nervousness in the room when he said that but when question period came I rose to the occasion and asked, "Mr. Justice, you made some remarks earlier about communism." He said, "Indeed I did."

I said, "Does that include in the court of appeal?"

These guys that articled at the court of appeal, they'd heard a discussion between a couple of judges about a case before the courts where a couple of black guys were charged. I don't exactly remember what the offense was; it wasn't a sexual offense. Milt was heard to crack off in the background, "Hang the rapin' niggers." And then he turned around and looked at the guy I knew and said, "If I ever, ever hear this coming back to me it will be your career." And then he carried on.

"Maybe we should wait till Milt's dead to tell that one?" Lefebvre asks. Harradence died in 2008.

Greene shared a house with Lefebvre and Armitage near Holy Cross Hospital. He articled at the court of appeal then took a position at Burnett, Duckworth & Palmer, a large corporate outfit. It was a mistake. "The economy tanked so there were a lot of realizations and bankruptcies. The litigation was people trying to collect money or people trying not to pay money because they didn't have it anymore. That's how my litigation career was developing, and it was a killer. I thought, 'What have I done with my life?'"

Greene later came into contact with Sheldon Chumir — a lawyer and human rights lecturer at U of C, and, later, that rarity, a successful provincial Liberal MLA in Alberta, who became a mentor. Under Chumir's direction, he moved into civil liberties and would eventually

find his true calling in immigration law. But at this point, 1984–85, he was so disillusioned he postponed his career and traveled for a year.

* * *

In the summer of 1983, Lefebvre was called to the Bar. He'd made it through the exams, and the next step was, well, was he of sufficiently good character to be called? He walked into a hearing of the Discipline Committee of the Law Society, strode toward the principal, Robert Boyden, and held out his hand. It was refused. Boyden believed he needed to maintain an impartial posture. Uh-oh. The chair said that while this was "an informal hearing," he hoped Lefebvre had brought counsel with him. Lefebvre started freaking out. A discussion of the candidate's work at the student union ensued.

After serving his term as student union president, the candidate had chosen to retain his position on the Review Board for a couple of years. Something was mentioned about drugs and character. But gentlemen, pot was ubiquitous — does anyone not remember the Beatles chortling "everybody smokes pot" way back when?

But hold on, Mr. Candidate, when was the last time *you* smoked pot? The Clintonian "I did not have sex with that woman" answer: "Back in my student union days, sir." (Of course, that was only yesterday, when he was still officially on the Review Board, but no need for Boyden to hear that detail.) The 1969 trafficking beef was recalled. "But sir, that was 1969; this is 1983." Tom Hayden participated in the 1968 Chicago riots, sir, and he is now serving in the California State Assembly. Then, an admission: "I am disclosing my propensity to run close to the edge."

Minor ordeal over, Lefebvre was admitted to the Bar by the sober-minded and straight-laced Chief Justice Ken Moore, an old friend of his mother from her "dating days." The party was held at Louise's house in her Roxboro neighborhood. In Alberta, admission is often used as an occasion to roast the candidate, but Moore was far too serious for that.

* * *

Almost three years after Emily entered the world, Lefebvre's marriage to Armitage imploded. They both found places in the Sunnyside neighborhood and committed themselves to sharing custody. Armitage found a three-bedroom apartment and a roomie, a woman named Janice Beaton, who later started an excellent

coffeehouse in lower Mount Royal called Caffe Beano. Beaton was friends with the scion of a Belgian chocolate family, who himself went on to foodie fame with Chocolaterie Bernard Callebaut.

Lefebvre says,

Emily grew up in relatively yuppie circumstances. Her dad may have been a fringe-y guy for a yuppie. I didn't go out and exercise at Heavens. I wasn't so much a Club Med lawyer.

We went through a difficult time when we were breaking up. I'll quote the judge at my careless driving trial—"Something went on here and it wasn't all that elegant." Every time Emily came over to my place we'd have great food and lie around on the floor and watch *The Simpsons*. Katharine had to be the bad cop.

Lefebvre, done with school and marriage again proving to be something beyond him, had his own worries. His marriage had produced Emily—"At least we got that right"—and he needed work. An articling position was available at McCaffery and Company, a firm that specialized in foreclosures, so he took it. Lefebvre was treated like a grunt. Older students weren't ideal articling candidates, because they had minds of their own and weren't so malleable. Firms liked young recruits, kids who've never lived outside their parents' home, because they were easy to mold. Lefebvre had never liked anyone telling him what to do — ever — and he chafed. But he did his job, which was to act as a kind of bagman, delivering cases of scotch during the Christmas season, or the foreclosure orders, or the grant. Lefebvre would ask advice of Mike McCaffery, the foreclosure king in Alberta. It was a good time to be in foreclosures, as a recession began to hit Calgary hard by 1982. "Yeah, buying cases of whiskey for witnesses," Lefebvre says. "I never met a meat packer who didn't take the whiskey."

"His hair was cut reasonably short at the time," Greene recalls. "Johnny was doing his best to do the corporate lawyer shtick while he was in his articles and during the first couple of years. It fit him like a bad suit, but he did try. I remember seeing him wearing suits, and he did not look comfortable."

One problem for the fledgling lawyer is that senior partners find ways to glue juniors to their ongoing files, essentially getting grunt work for free. During this stretch of servitude there is no time to develop clientele, and a junior might be forgiven for ridiculing the idea that he would ever make partner. Lefebvre got stuck with one such case. "Did John ever mention the pork producers trial?" asks Greene. "The combines investigations prosecution, one of the biggest the feds had ever done, accused pork producers of price-fixing. These poor junior lawyers would have to sit through this drudgery for months and months. It was mind-bendingly boring, the wreck of more

than a few legal careers."

The good news at McCaffery was Lefebvre met Geoff Savage, who would become another lifelong friend. After the Neteller geyser went off in 2004, Lefebvre needed people around him that he could trust, and he talked Savage into becoming the overseer of the empire. Savage was a couple of years younger but had graduated earlier and started at McCaffery in 1980. Lefebvre's friends were generally younger because he had started university so late. Savage and Lefebvre immediately connected. They hung out after work, went cross-country skiing together, and hiked. For laughs they mountain-biked as fast as possible in pitch dark through Calgary's Weaselhead trails. Two decades later, one of the ulterior reasons Savage had for suggesting to Lefebvre that they resettle on Salt Spring Island was he hoped it might rekindle their youthful mania for the outdoors — sailing, kayaking, riding mountain bikes.

Savage later moved to Wilson Laycraft and focused his practice on the winding down of companies — bankruptcies, insolvencies, receiverships — which generally meant working for the banks. It was complicated work, yet he'd always loved reading the fine print. Savage explains his work:

By the time a bank pulls the pin on a company, you've got every damn creditor imaginable doing everything they can and the principals of the company hiding assets hither and yon. Most people don't understand that there is a lineup of priorities. You go to case management meetings and there'll be twenty-five or thirty lawyers there and everyone is barking from their client's position. I'd start by saying, "I don't understand why twenty-seven of you guys are here." Just be extremely rude. The next case meeting there would be five fewer lawyers. There'd be two or three more meetings. My client, the bank and government and one or two other players would be the only ones who would have anything to fight about. It's tough to convince them to stop billing their clients and get out.

Lefebvre stuck it out at McCaffery for a couple of years. He was invited to a Bar admission party for a guy at another firm, Black and Company, in November 1984, and he bumped into a woman named Jane Bergman. She had been two years behind him at U of C law school and was now articling at Black. Lefebvre was larger than life and friendly at school — difficult for a woman not to notice, really — and they had said hi occasionally. At the Bar party, showing panache, he had put on eyeliner for the occasion. She noticed him, again.

"I was eating a cookie and John came up to me and said, 'Why don't you just slap that right on your hips?' Not being particularly large-breasted, I put one on my bosom and said, 'I'd rather put it here.' And that was it."

Six months later, Lefebvre and Bergman were living together at 802-B Memorial Drive, a condo they rented and then bought. They both switched firms, Lefebvre to Burstall, where he continued to chafe, this time practicing real estate law, and Bergman to Dome, before deciding to go out on her own. “I was doing part-time in the office and working from the house and it just didn’t feel right, so I was the one that initiated it. ‘I’d like to start a more formal practice.’ John said, ‘I’m coming, let’s do it.’”

That was the beginning of the pair’s adventure in street-level law. They found a great location, a former art gallery space on Tenth Street NW, a storefront located in one of the only Calgary neighborhoods that remotely might be called bohemian. Just outside Calgary’s corporate downtown core, its main drag even today is a laid-back stretch of coffeehouses and restaurants, not quite overrun by yuppie stores, with a family-owned bike shop and one of the longest-running used vinyl shops.

Bergman and Lefebvre had a business plan involving bringing the law to the people, but they had no money. The Bank of Nova Scotia initially agreed to lend them start-up capital before backing out because the couple had no financial history. The project looked stillborn. Even Lefebvre said, “We’re screwed.” Then Bergman’s parents came to their rescue and financed them with a lien on their house. Bergman was sick with worry until the loan was fully repaid. Lefebvre tried to calm her nerves: it will work out, don’t worry.

“John’s always been the pirate,” says Greene. “He gets out there and just goes for it. And sometimes that’s worked for him and sometimes it hasn’t.” Actually, more often than not it hasn’t worked out. And perhaps never worked out until he made one dramatic play when everyone else was staring at the horizon, seeing retirement and wondering what they were going to do with themselves and if they would have enough money saved to do it. Most people who knew Lefebvre and thought he was a great guy probably figured he was just one of those misfits whose plans would continuously misfire.

Theirs was a good balance — Bergman was careful and Lefebvre wasn’t. She called herself the “peasant girl,” saying she came from low means, that her father was a house painter and her mother didn’t work, so she was naturally cautious about money. Later, Lefebvre would remember this about her and ask her to help him out with Neteller.

In 1987, a popular Canadian television series called *Street Legal*, which portrayed a small Toronto law firm, began its run. It was the sort of business Bergman had in mind when she said she didn’t want to answer to anybody. Lefebvre was probably thinking more about being funky and different, more New York. They found a designer who

gave them an idea they thought was fresh — bringing the street front into the office. “There was a street inside the building,” Bergman says. “There was a park and we had a park bench and a light and plants and then the offices were little houses down the side. We had the boardroom, a burgundy-colored house with a blue roof.”

“It was a really cool office to hang out in, thanks to John’s aesthetic sense,” says Greene, who joined the founders after returning from Europe. “It was designed to make you feel like you were on the main street of a small town, because the offices looked like little shops.” There was also a trap door to a dank basement, which is where Lefebvre would go for a toke. Maybe not too often — the customers were right upstairs, and there were grates.

Lefebvre and Bergman wanted to be regular-guy lawyers, with hours like medical clinics, nine to nine Monday to Thursday, nine to six Friday and Saturday. “We weren’t going to offer the cheapest legal services in town,” said Greene, “but we were going to be accessible to the public and less intimidating.” About eight months after opening, former mayor Rod Sykes, who had a column in the *Calgary Herald*, went to a Friday evening “clinic-warming” to meet the young lawyers and came away praising the U of C law grads’ gambit: “Most lawyers are barricaded behind secretaries and receptionists, and it takes a good deal of resolution to tackle these towers of powers,” he wrote, opining that Sunnyside Legal Clinic took “all the mystery out of seeing a lawyer.”

The work they did, and there were about four of them in the office at any given phase, was a hodgepodge — young offenders, family and wills, general practice, real estate, unions, and labor law; whatever previous agreements had been set up, and whatever came through the door.

Bergman thought it best that the company had two names. One was Sunnyside Legal Clinic, the named they wanted, to emphasize openness. The other was Lefebvre Bergman, the name they also used on signage and letterhead to stay on the good side of the Law Society of Alberta. They fought over the right to use a trade name that sounded closer to the people — the first time anyone had done it in Calgary. The knock from the Law Society was, “Hey, how do you know who the lawyers are behind the trade name?” About a year in, they were hauled before the benchers to justify this breach in protocol, but they survived the admonitions. The restrictions were subsequently relaxed, and more clinics and trade names followed. Bergman was proud to have led in easing some of the “hoity-toity-ness of the legal profession.”

However satisfying it was to genuinely help real people and be non-corporate — Lefebvre would wear blue jeans in the office — it

was hard to make a buck doing this kind of work. The hours could be grueling, and many clients didn't have much, if any, money. Lefebvre and Bergman later joked they made more money selling the building than they ever did on the practice.

And life became busy and complicated. When Lefebvre opened the law shop with Bergman in late 1985, Emily turned five. They were business partners and they were a couple. They spelled each other off at the legal clinic, but the hours were long and Lefebvre had to mind Emily one week on, one week off. After they had been living together for two years, his ex Katharine began dating a child psychologist named Jon Amundson, another Jon, thoughtful and kind. He wrote a letter to Emily's father applying for the position "Not a dad." He was committed to bringing Emily into his circle, which included children from a previous marriage, in whatever way the parents deemed appropriate. He understood too well from his work the potential difficulties that might develop between a daughter and stepfather. He offered to teach Emily how to fish.

Bergman, who later became president of Lefebvre's company, Eagle Medallion Fortress, had a relationship with Emily that was even more nuanced. At first there was a naive attempt at parenting, encouraged by Lefebvre. That didn't work out so well. Then there was an attempt to find common ground, which was difficult and took time. "Emily and Jane are in a deeply respectful relationship with one another now," says Lefebvre of their lifelong bond. "I wouldn't say they're friends. They consider themselves a particular kind of dear friend."

The clinic was a great concept, and it remained open for business until February 1990. The business was doing well — they'd started with just the two of them working all those long hours, and now there were six lawyers in the office — but sustaining enthusiasm becomes difficult when you want to do other things with your life. Bergman and Lefebvre had established themselves on an imaginary small-town main street for over three years. They'd lived out their dream of what a lawyer should be doing, yet in a way they'd also built their own prison. Now they wanted freedom. They couldn't find any takers for the turnkey operation — partly because the prices they charged walk-in customers were below industry standard — so they sold the firm list, keeping some favored clients and instead working out of the house to save money.

"I was probably the instigator," says Bergman. "I was thirty and John was thirty-eight. I wanted to travel and John had not done much traveling before then." The clinic idea was smart, but the smartest entrepreneurial move they made during its run was to buy the building it was situated in: "All that work," says Lefebvre, "and all we

made was $100,000.” It was enough to travel for a year.

VI (1990–97)

The Wilderness

India for two and a half months and Thailand for seven weeks, that's what Lefebvre and Bergman settled for. The day they closed Sunnyside Legal shop, February 16, 1990, the couple threw a big party at their new house. They had moved from Memorial Drive to Rutland Park in southwest Calgary. That same day, Bergman's niece died and her mother was diagnosed with cancer. It was a rough go. Her mom fought off the disease for almost two years before she succumbed. She remained in relatively good health for a year and a half, and they both hung back for support. The original plan was to start in Europe, but the couple cut that leg off and headed straight to Mumbai to meet a friend of one of their clients, who showed them around. He took them to a leather goods factory and suggested someone ought to distribute the stuff in Canada. Lefebvre, forever curious, took the bait and decided to open a retail outlet when he got back.

The journey's wild card was that Lefebvre had never been away from his daughter for more than ten days, and sometimes it felt excruciating to be separated from Emily for so long. On the other hand, he didn't want to fall into the trap of thinking he could never leave town because his daughter was still there. He also felt that because he had gone off into the world, Emily's mind might think more freely as well. And it did. A few years later it was, "Hey Dad, guess what, I'm going to Trinity College in Dublin."

Bergman and Lefebvre met a man from Switzerland, a short, bald bodybuilder in his forties. The guy warned them, "There are two ways to get rich in the world. One of them is to get rich; the other is to spend two nights in India." They soon figured out he was right.

Lefebvre says,

India is ghastly and amazing. Everything is the same color — the road, the dirt beside the road, the clothes of the people and the skin of the people, all the same color. The dusty brown dirt. Kids playing cricket with twisted branches, socks tied up in a ball. Huts built with sticks and green plastic garbage bags held down by busted bike tires. Kids shitting in the dirt right on the side of the cricket pitch. There's shit on one side and urine on the other.

We were waiting for a train in Varanasi, in northeastern India, south of Nepal. That's on the Ganges River, where they put all the temples. There are these steps and they throw all the dead people in there, and people drink the water. They're mostly burnt bodies. But there are certain bodies that you can't burn. If somebody dies of

snakebite you can't burn him, because that's a holy way to die. If someone dies of smallpox you can't burn him, because that puts all the germs up in the air. So they just throw them in and then you drink the water.

So we're sitting out there playing cards. We ask about the train, which is an hour late. We wait another hour. Go back again. "The train will be coming in one hour." Wait another hour. "The train will be coming in one hour." Fourth time. "Yes, yes, I already told you the train will come in one hour." "You told me four hours ago that the train would be coming in one hour." "Why are you so impatient? Yesterday the train was seventeen hours late."

That was towards the end of our trip. We were bailing out of India at that time, probably heading towards Bombay to fly to Bangkok. When we got to Bangkok we went from the airport down to the train station. We got on a train that was supposed to leave at seven o'clock. At seven o'clock the train left, and Jane started crying.

Lefebvre and Bergman had intended to hit Indonesia before heading back, but Bergman was homesick.

* * *

Once he returned, Lefebvre started practicing law from home, working for favored clients. Then, in the fall of 1993, he acted on his lawyering-avoidance scheme: the leather goods shop. The couple sold their Rutland Park house, and Lefebvre's half helped to finance the venture. It wasn't anyone's idea of a good business proposition, but Bergman figured she shouldn't be too vocal about her misgivings. Instead, she suggested he ask Bruce Ramsay, his old student union buddy. Ramsay was shrewd and knew a good business play when he saw one. Ramsay backed Bergman: John, not a wise move. Lefebvre went ahead anyway. "Off you go," she told him, "go crazy."

Lefebvre found a spot right in the heart of the Seventeenth Avenue SW yuppie shopping strip. The pun-lover called his leather goods oasis Saviour Skin. He painted the interior red and green. The colors would stay; Saviour Skin would not. Hemporium, "Calgary's Original Hemp Store," is there now. It's been there since 1995, when it took over from Saviour Skin. And unlike Lefebvre's business, it has been a success. Lefebvre smokes a lot of pot — maybe he missed his moment.

"John is a great ideas guy," says Bergman, "but he doesn't pay attention to details. So he has an idea and thinks it's cool, but it doesn't mean it's going to sell. I was in the store one day when in came some guy from Danier [a Canadian leather goods retail chain].

‘I’m just coming to look at what you’re trying to sell here. What do you think you’re doing?’ He looked around and he knew in an instant he didn’t have to worry. It wasn’t going to last long.”

“I had this idea,” says Lefebvre, “that this guy I met, Raju, would provide me with leather cheap. It was cheap, it was late, and it was wrong. It was basically unsalable.”

Lefebvre was Saviour Skin’s only employee. For a year and a half, he opened the store every day, seven days a week. Then he stopped paying for the jackets. Then Raju got the sheriff to seize the goods, and the store closed.

The Rutland Park house windfall was now gone, and Lefebvre had driven Bergman nuts with all this waiting around for customers who never arrived. It wasn’t all drudgery — he got to smoke up, he got to play cards, and he wrote 120 pages of a novel he called *Crash Heaven*, in which the hero was a Vietnam War veteran turned heroin-smuggling CIA undercover agent.

Lefebvre says, “He was involved in one of those covert operations, where they co-opt Golden Triangle drug lords to fight against communists. The Americans were helping deliver the heroin, and he wound up getting some pot in a sting operation and had to disappear. He became rich and wound up his life being a smuggler. The fact that there’s so much hypocrisy going on — Americans assisting heroin smugglers — seemed like a good idea.”

Bergman and Lefebvre broke up in February 1994, a few months into his retail stasis. It had surfaced that Bergman had been carrying on an affair for quite a while during the clinic days, which caused resentment to fester. She also went back to law, starting a business with an old school chum. Of the affair Bergman says,

It was not one of my strongest moments. We’d had some ups and downs. John’s a big flirt, and that’s hard on a person’s ego. That’s who he is. In my mind it’s a bit of ego gratification. As much as John appears to be egocentric and self-assured, he’s the most insecure person I know. He’s constantly seeking approval from other people.

I used to tell people living with John is like living with Peter Pan. He’s a big kid. When we went traveling it was—“Oh wow, look at that! And look at that!!”—and your own enthusiasm goes through the roof. He’s like that about everything, which is contagious, endearing, and charming. But Never Never Land doesn’t exist, I used to say. And then John came into all of his money and I thought: *Well, maybe it does*.

* * *

Lefebvre then found another scheme to avoid practicing law: selling ads for Go cards, which lasted maybe a year. Go cards were postcards distributed for free, and people putting on shows could buy the space on the card. “For a while people thought it was kind of cool.” The fad didn’t last.

By this point it had become obvious to those around him that Lefebvre would take on just about any goofy project to avoid growing up and getting a real job:

We had these business cards, shorter and fatter, the proportions of a matchbook cover, but bigger. My position at the company was “Human Being.” I’d go to parties with my old law buddies, and I’d say, “Look, I got a new position.”

They were afraid I was in deep — that they’d have to do an intervention.

* * *

In 1995, with Bergman’s help, Lefebvre went back to the formal work environment, practicing law again, this time in two subleased offices inside an insurance firm called Harding Hall & Graburne, at Fourteenth Avenue and Eighth Street SW, across from a Mac’s Milk and a Dairy Queen. Bergman, when she was in junior high school, had a debating partner named Tim Meagher, who had become a litigation lawyer. Back from Asia, she kick-started her practice with Meagher’s help. After a while, Meagher left to do more litigation work, which created space for Lefebvre.

That’s where Lefebvre met Gordon Herman, president of the insurance company. A decade later, Herman would become CEO of Neteller and deftly shepherd the company’s public offering to the London Stock Exchange’s junior market. “That’s how I got to know Gord,” says Lefebvre. “And See-Wing Chung, who worked for Gord. He’s my accountant, my bookkeeper. Gord had bought a general insurance company with a view to roll it into a public company; buy a general insurance company, make the books look good, get it really well organized and sell it.”

Lefebvre’s new gig, another doomed foray into law practice, at least put him in contact with two men who would later prove to be invaluable. It was auspicious in another unexpected way. Meagher had a friend from his old College Pro days who needed real estate legal help. He sent his friend to Bergman’s office, but her specialty was family law, wills, and estate. Lefebvre was back to doing real estate and small business, so Bergman passed Meagher’s old painting partner to him.

Lefebvre ended up doing a bunch of work for Stephen Lawrence over the next three to four years. The Ivey School of Business graduate had been a principal at Cavendish Investing Ltd., a private venture capital firm based in Calgary, in the early nineties. Now he was developing commercial properties, and Lefebvre was doing the conveyancing for him. Lefebvre explains, “Steve would have to finance it, and I’d do the mortgage — either sell property or sell units, lawyering on acquisitions or selling of titles.”

It was around this time that Lawrence purchased a property in the Midnapore area of south Calgary. He and Lefebvre didn’t know it yet, but a crucial piece of the Neteller puzzle had just fallen into place. Lefebvre managed to keep working in the office for two years before he and Bergman had another parting. “I just went in,” Lefebvre said, “in the dark of night, and packed up everything except my desk.”

“Jane was kind of smart that way,” Danny Patton later said. “She knew she’d just be number three in a line. She didn’t want to become the third Mrs. John Lefebvre.”

* * *

Lefebvre continued to do Lawrence’s real estate deals but had otherwise fled the profession again. This time he was invited to work for a guy named Phil Carroll, who — along with Dave Steele, both U of C commerce graduates — had started Three Buoys Houseboat Vacations in 1982, a business that succeeded by using other people’s cash. They initially convinced investors to spend $55,000 on a boat, which Three Buoys would maintain and charter out to vacationers, while the owner could use the boat for his own holiday and get a tax break. By 1986, investors had put $30 million into the company, and four hundred of these invasive boats sailed Shuswap Lake in British Columbia and the Trent-Severn Waterway in Ontario. By 1989 Carroll and Steele had started another company, called International Properties Group (IPG), and had become its co-CEOs. Lefebvre didn’t quite get it but was motivated.

Lefebvre recalls,

Phil said, “Yeah, come on down, John, let’s go to work.” They were doing the same thing they’d done with houseboats, but with condominiums, buying shit with other people’s money. Instead of houseboats they bought apartment complexes and converted them to condominium strata titles. They would sell one to you as an investor and then manage it for you — rent it out, pay all your condo fees, pay off your mortgage, and then pay you the difference. At the end of the process you owned the place and you didn’t have to do anything. They

brought me in to do corporate counsel stuff and I didn't know a fucking thing about it. It was a fiasco.

The practical issue was no one wanted to give up turf, so there wasn't much for Lefebvre to do. Worse, he clashed with the company's controller:

Al Penner was a loud, tasteless guy. He was fun to be with, too. He hired a guy named Aftab, who wasn't getting paid much money. I was getting paid three or four times what Aftab was being paid. I started calling them Aftab and Wholetab.

Al has me in his office one day and he's yelling at me. I say, "Are you yelling at me?" He says, "Yes." And I say, "Well, fuck you, asshole. What the fuck are you yelling at me about?" He's banging paper around, I tell him to fuck off and it comes down to either him or me. He's the VP finance that runs the whole show, in charge of the public offering and all that shit. The next day or so, they let me go. As I'm walking out, one of the guys working there says, "John, tell me you noticed that nobody goes into Al's office and tells him, 'Fuck you.' Tell me you noticed that."

* * *

Out IPG's doors, Lefebvre was approaching forty-six years old. In twenty years, nothing had changed — he still couldn't handle being a lawyer, and he still didn't fit any corporate office mold. He'd lasted just six months at IPG, and yet Carroll gave him a generous handshake. "I used the six weeks' pay to stake the music, to get known, to get to learn how to play."

In July 1997, Lefebvre met twenty-seven-year-old Karen Fowlie at an insurance league baseball game. He was the pitcher; she was the backstopper. "He came to know Karen at one of our Harding Hall & Graburne games," says Bergman. "This was while we were supposedly together. He wasn't dating her then, but I'm watching them flirt. I'm watching it happen in front of me."

Fowlie had gone into insurance after getting her degree in psychology — her father had warned her to be practical — but her heart was in music. After seven years doing corporate insurance, she rebelled. She threw away the husband, the house, and the secure job. She was vulnerable, but determined: *Hey I'm going to be a singer, whatever it takes.*

A week later, there was a party at Lefebvre's high-rise apartment on Fifteenth Avenue SW, and Fowlie found herself there. When things wound down, there were just the two of them. "I always felt really safe and secure around John," she says. "I never felt he had prying

eyes and like I was on edge. 'Here's a big comforter, wrap yourself up. And here's a fresh glass of wine. Tell me your story.' I remember talking to him for hours about life. What I wanted was to be a musician again."

Lefebvre thought, *Oh, you do, do you? Could we write a song a day for seven days?* "John was in a similar situation," she continues. "We wanted to give up these stressful positions and focus on building the dream. 'Maybe we'll produce an album and tour — who knows where it could go?'"

Within a week or two, they were off. Fowlie says, "We started writing and playing these songs. We'd get together and have a glass of red wine, mostly in John's condo. Or else we'd go to my suite, which was also in the Beltline area." At first they both sang while he played guitar. Then he taught her to play guitar.

They needed cover songs to fatten the live repertoire, so they learned the latest Jann Arden, Amanda Marshall, and Tragically Hip hits. Fowlie was born in 1970 and knew nothing of the sixties. Lefebvre threw in a few favorites like "White Rabbit" from his beloved era anyway. They had a fever to promote themselves, writing press releases and blitzing media outlets. They even shopped their wares in person to restaurant owners who had never thought to showcase live music. Their relationship status remained ambiguous, possibly because of Fowlie's divorce proceedings. Outwardly it was a musical partnership. "It was a lovely musical pairing for eight months," is all Lefebvre ever offers when asked about the relationship.

The duo called themselves French Kiss the Fortune Teller, and their first gig was at Michelangelo's, a beat-up wine-and-appies joint with an artsy clientele on Eleventh Street SW. They played a Second Cup franchise, the Karma Café, and wherever else they could get noticed. They went to Original Joe's to watch the performers and then hung around after closing for the open stage. "You start jamming at one in the morning," says Lefebvre, "drinking beer and smoking pot until 3:30 or so, just having a wonderful time, getting up and trading songs." They darted to the Golden Inn before four o'clock closing, for Chinese. "Then around 5:30 go busk, get sixty, seventy, eighty bucks up in Whitehorn, then go down to the Shamrock Hotel and have bacon and eggs, sausages, for breakfast, then home and crash around nine."

They got up again at 3:30, just in time to make the afternoon rush-hour busk. Working-class commuters made an impression on Lefebvre. They treated buskers with respect and generally had a kind word and gave more money than upper-middle-class folks, who were misers with pocket change and tended to avert their eyes, he noticed. Maybe a few were lawyers who recognized him.

The late hours and music making went on for months, yet Lefebvre never fully abandoned the law. His IPG severance didn't last forever, and busking only got him so far. He needed the extra bread and was still a member of the Law Society, so Bergman slipped him a bit of work here and there to keep him afloat. "It was while I was fucking around," he said, "French Kissing and the rest of it, that I got back doing some things for Steve."

French Kiss lasted long enough to fulfill one ambition. With the help of Lefebvre's brother Ted's old high school pal Danny Patton, Lefebvre and Fowlie recorded an album. During the late seventies, Patton played bass for the Unusuals, a popular New Wave trio in Calgary. Later, he built a studio in his garage and became a producer.

Even before he met Fowlie, Lefebvre was plotting a return to music, something he hadn't done for money since the early seventies, with Steve Kelly. At this point he really didn't care how old he was. He was simply sick of doing everything but what he really wanted to do. So he called Patton, whose studio at the time was located in the basement of a Long & McQuade store downtown. Patton says, "He just phoned me up one night, 'Do you mind if I come over?' He brought a bottle of wine — it was only a five-dollar bottle of wine then — and played some songs. We both had an affinity for Procol Harum — not many people do — so we drank the wine and played some of their songs and the Band's. Karen wasn't in the picture quite yet. He was just starting to think about throwing the law thing out the door and go busk."

Fowlie and Lefebvre sometimes played live with Patton on bass guitar and a drummer. Patton suggested they record in a studio north of Calgary, near Gull Lake, kind of a vacation recording. Lefebvre wasn't happy with the sound they got, so Patton remixed the album in his studio to make it more "Neil Young than Neil Diamond." Lefebvre still wasn't happy. Several years later, in 2006, Patton recorded some of the same tunes again, as a demo to shop around to producers. Years after that, in 2011–12, Patton remixed more songs. Lefebvre had spent lavishly, getting the best musicians and the best technical help, but he still couldn't hear on tape what he was hearing in his head. To this day, Patton is still remixing some of those songs.

Lefebvre trusted Patton and turned to him for advice when he wanted to record an album for real, with big-name players, just before the Neteller bust. But this record, the French Kiss record, turned into a souvenir almost immediately. He hawked it around to lawyer pals and managed to sell a few, but the group went no further. "Once Karen and I finished making the record in 1998," he says, "we stopped working in music quite so much. It was fun, but it was not my thing." Over time, it became obvious to Lefebvre that Fowlie's musical

instincts were more pop-oriented and commercial than his.

As Neteller grew into more than cell tissue, French Kiss faded away. Lefebvre's departure for San José, Costa Rica, in early 2001 killed off the project. Fowlie headed to Santiago, Chile, to work at a school for disadvantaged children. She visited Lefebvre in San José on her way back to Calgary. Eventually, she remarried and moved to Vancouver to restart her music career. Four French Kiss songs were resurrected on Lefebvre's first double CD, *Psalngs*, in 2008, but Fowlie was co-credited with only one. This seems out of character, since Lefebvre was always known to be generous, until she points out, "I have a hundred thousand reasons why I'm not concerned about that." Turns out Lefebvre's "royalty" payment for her contributions financed Fowlie's 2009 solo album, *Pushing the Edge*.

* * *

Meanwhile, Bergman married a man named Dave McMullen and became Jane McMullen. When pregnant in the summer of 1999, she started talking to Lefebvre about the idea of him taking over her law practice, for about a year, so she could have a bit of time with her newborn. "I had to earn some money," says Lefebvre, "so I'm working for Steve and some others from Jane's office. That's when Steve and I started talking about doing Neteller."

When something new locks down his interest, Lefebvre tends to become exclusively focused, and that's what happened with the Neteller project. Lawrence and Lefebvre were becoming more than lawyer-businessman — they were becoming business buddies. They shared a connection to U of C student politics. In the early eighties, when Lefebvre went to work for McCaffery, Lawrence had been elected as a student representative on the programming committee of the student union. His committee chose and booked bands into the MacEwan Hall Ballroom and organized other social events. Lefebvre says, "Oh, we were great friends. I enjoyed him a lot. We drank whiskey and smoked cigars and bullshitted with each other. You didn't go out with Steve, sitting around having a drink with him, without sooner or later plotting some kind of scheme, some kind of way to make money."

As Lawrence got serious about building his new Internet idea into a bona fide business, Lefebvre got more stoked. French Kiss, covering for McMullen, and lawyering in general were all dropped without ceremony. "With my requisite level of enthusiasm, I ran Jane's business into the ground," he says. "I phoned Jane in September and said, 'I'm sorry, I can't practice law anymore, I've got something more

rewarding to do.'"

Bergman, who had given birth back in May, recalls, "I'm pissed off. Here I go again, dealing with this crap that John's left behind."

They discussed what it would cost Lefebvre to let the business die and settled on $25,000. Not that he could pay. After ten years of start-ups and shutdowns, he owed everyone money. He says, "Jane was disappointed the law practice wasn't there as an escape valve for her. She is really not comfortable being reliant on the income of, for instance, a husband."

Lefebvre paid off his debt to McMullen in late 2004, penalizing himself with a highly usurious interest rate. He handed her a $500,000 Christmas present and, over a year later, a $500,000 birthday gift. "She was shaking and welling up," he says, "like all the fears of her life had just been obviated. You'll always find some things to be afraid of. She had children — that'll do it."

VII (1997–2001)

Sometimes You Play an Inside Straight

In 1997, Stephen Lawrence wanted to develop a strip mall located in Midnapore, a subdivision about twenty miles south of downtown Calgary. Two decades before, Midnapore had become an official neighborhood, although it had been annexed by the City of Calgary back in 1961. Lawrence leased all but one of the retail bays at the Midpark Boulevard SE location. Rather than sell Midnapore Car Wash, Inc., he decided to operate it himself. Not only was it located just off the main thoroughfare, Macleod Trail SE, it functioned like a small-business deduction.

To run this side business, Lawrence hired a kid named Jeff Natland, whose father had been after him to stop messing with his computer all day, get out of the house, and go find a real job. Good for responsibility, toughened you up, made you a better person — the usual. But that was old-school thinking because, in fact, Natland was working. He was developing software for businesses, and he was making money. When he took the brainless gig working for Lawrence at the car wash — taking out the coins, putting in the soap — he was also writing programming and helping friends and others who needed it.

"Steve was a bit of a tech nerd at that time," says Steve Glavine, who took over from Natland as head of IT at Neteller in the summer of 2000. "He had a subscription to *2600*, the hacker magazine. Him and Nat were always talking about this and that, and one day Steve said to Jeff, 'How can we just sit on a beach and make money?' From what I've heard, Jeff's reply was, 'I don't know, but I'll tell you tomorrow.' He went home, did a little research, came back the next day and said, 'We need to start a gambling site in Costa Rica.'"

Natland's research included gambling online. Here was this kid wasting days at the car wash. Then he went home and wasted his nights on the internet. The ensuing conversation went something like:

Lawrence: Hey Jeff, you know people are actually betting on the net?

Natland: I was doing it last night.

Lawrence: Really? How?

Natland: With my dad's credit card.

Lawrence: Think you might be able to program a blackjack game?

Natland: I don't know, why not?

Lawrence: What about a roulette game?

Natland: Sure, why not?

While Natland programmed an elementary gaming site, Lawrence

sought help from certain Costa Ricans to set up a site in that country, where gambling is legal, or at least not illegal, in brick-and-mortar casinos as well as online.

While Lefebvre toiled away part-time on Lawrence's real estate files in Calgary, including taking care of the legal documents for the Midnapore strip-mall project, he continued to busk and play clubs with Fowlie in French Kiss. Lawrence told him he and his wife, Perle, would be flying down to Costa Rica with this Natland kid. They wanted to spend six months immersing themselves in San José's gambling culture and start their own business. They might not come back and might have to send for him.

The first couple of weeks, Natland stayed at the Hotel Del Rey. Nothing wrong with that, except it's a gambling house and a whorehouse and he's a kid. "And Jeff's saying, 'Yeah, Steve, the girls are so nice here.' And of course they're all prostitutes," says Glavine. At any given time the place was lousy with hookers. "That was the genesis of Neteller."

Lawrence and Natland were in for a rough apprenticeship in the volatile gambling business. They tried to test-drive their own little start-up, GambleUSA.com — the name being a "poke of the stick in Uncle Sam's eye," says Lefebvre — but found a lot of bad road. The pair started out with a casino site, which offered blackjack, roulette, and other games online. They weren't rolling; they were taking baby steps.

Glavine said, "They had a house, they had the servers, everything. Jeff was running the whole thing and Steve would pop down every so often to see what was going on, or what was needed. Jeff hired a bunch of guys from Canada to come down and work for him, but they really didn't know what they were doing."

Lawrence and Natland got a firsthand look at the money flowing through sports betting, and they wanted in on the action. It was obvious that the National Football League's Super Bowl Sunday was the number-one betting day of the year, but college basketball was also huge. The annual National Collegiate Athletic Association (NCAA) tournament constituted the largest ten-day stretch of the year for gambling. NFL Sundays and *Monday Night Football* were routine business by comparison.

So GambleUSA.com moved into sports betting territory. Caveat emptor: you had to know what you were doing at that level. In no time, what became apparent to Lawrence and Natland was, so far as online betting was concerned, they were mired in the minor leagues. They had no experience setting lines, and if you didn't shift them as new information came in, bettors noticed and arbitraged against you. GambleUSA.com received a good spanking. Like Fagin in Dickens's

Oliver Twist, Lawrence and Natland decided that, hmm, perhaps they ought to review the situation. They packed it in, sold off the website and headed back to Canada.

Glavine explains,

It's a hard racket. You need a guy changing the lines constantly. You get your lines out of whack, somebody will just pound it. They had this guy there who was cutting lines — that's what they called it, changing the odds on the games. He'd be there in the morning, changing the odds, and then he'd f-off in the afternoon and go for a drink. All of a sudden, one of these games, the quarterback would break his arm, the odds would swing, and nothing would change because this guy's gone, and they'd get hammered. This went on for a while and then Steve sold it for next to nothing.

Lawrence and Natland met some unusual people down there, such as "Nick Barlow," an American who ran about ten online casino websites. He would prove useful. Lawrence set up a Western Union account, which they used to transfer some money for Barlow. "Nick was just a guy we had some traction with," says Lefebvre. "He was obviously one of the guys we continued to work for once we got Neteller going."

Competing against other bookies in San José wasn't Lawrence's greatest business triumph, but one crucial aspect to online gambling beamed through this fog of frustration: Lawrence realized that while it was difficult, if not impossible, for him to make a buck in legal gambling jurisdictions on the actual gambling side, that wasn't the real problem with online gambling. The problem hobbling the entire industry wasn't the stiff competition in the gambling business itself. It wasn't even the FBI getting tough on gambling (although that was always a looming hazard). It was the money transfer issue. "It was operating in a vacuum," says Lefebvre. "They needed to bring in some professionals to create reliability and security to the money transfer side of the business."

Throughout Lawrence and Natland's first run at internet gambling, the trickiest aspect was moving the money. Like most of the industry, they used person-to-person Western Union, bank wires, and other means, but nothing was satisfactory. Lawrence figured if they could solve the bottleneck in the flow of gamblers' money to and from bookies, if they could keep ahead of the fraudsters trying to break into websites to steal account information, and if they could operate legally in a kind of gray area that the FBI couldn't touch — a lot of big ifs — that was a business with the potential to make some real money. GambleUSA.com may have been a failure, but it produced the idea for Neteller.

* * *

The way the betting system worked before Neteller came along was not elegant. For example, if you wanted to bet on an NFL game being played on Sunday afternoon, you would use Western Union or a bank wire to send your money to a particular bookie the Thursday before. If you were sending a check, it would have to be the week before. More often than not, when you got up on Sunday morning, you would find that your hand-picked bookie's lines were no longer as good as another bookie's lines. Too late, though; you were committed.

Or maybe you wanted to use your credit card, but, because fraud from stolen cards was widespread, credit created huge headaches for the bookies in Costa Rica. "Somebody gets a bill," says Lefebvre. "He goes, 'Holy fuck! Somebody incurred a gambling debt on my credit card! It wasn't me.' So he phones up Visa and Visa says, 'That's fine, we'll just charge it back.' When they reverse the charges, it's the guys down there that lose the money."

The other problem was what happened when you won your wager on that NFL game. Getting your winnings was even more of a pain because the bookie would send you a check drawn on a bank such as Banco Central de Costa Rica, which could take up to six weeks to clear.

After Neteller came along, when you put your money in your Neteller account you didn't have to choose your bookie until Sunday morning. You could be watching which way the lines were moving with, say, sixteen bookies on the internet and then make the call an hour before kickoff.

It gets better. If you won, the bookie you chose put your money right back into your Neteller account. You got your winnings straight away, and then you were betting on the four o'clock Jets game. No delay.

At the other end, before Neteller, bookies suffered bad debt in the neighborhood of fifteen percent — not a great business model, but they had to put up with it. Lefebvre explains,

You have to understand how bookies work. They don't make money winning and losing bets. Indeed, they want to wake up Monday morning and not care which way the game went. It's the concept of laying off bets. If you're high on this side, you've got two choices. One, change the odds, try to even out your book. But that's dangerous because then you've got odds that are all over the map. Guys start realizing the arbitrage opportunities between the various odds and hit you with $30,000 on that side and $30,000 on this side. They make a margin, right?

So what bookies do is lay off bets. They all know each other and

get on the phone and say, “I’m high on New York this game, are you high on Detroit?” And the other guy says, “Yeah.” So they switch. The New York bookie covers the Detroit bookie, and the Detroit bookie covers the New York bookie. They lay off bets and they balance the book, and that’s the way they want it on Monday morning. All they get is the vig [vigorish, Yiddish slang from the Russian for “winnings,” or the juice or take], the five percent.

The bookies had to put up with the bad debt. It was a fact of life in a high-risk business. But what if you found a way to take that risk and punt it? Once it was in a position to do so, that’s exactly what Neteller did, and they started to give the good news to bookies. Lefebvre recounts the mantra: “If you get Neteller money, that’s good money. You’ll never be charged back.”

The company decided to absorb the bad debt because it wanted to get into bookies’ good books, but also because most of the time it identified the bad guys and systematically weeded them out. If you signed up for a Neteller account, the company automatically allowed you to use your credit card up to $250. If you wanted the limit increased, and of course you did because you wanted to gamble more, the company said, sure, but first you need to connect your bank account to its bank account. That way, Neteller security people could get hold of your social security number, phone number, and address. And you had to send them a copy of your phone bill, and it had to have the same address as the one you used. Then they phoned you to find out if you answered that phone. If everything was in order, Neteller increased your credit card limit to $1,000.

Neteller, in effect, groomed its accounts on an ongoing basis. Much of the staff was dedicated to monitoring accounts to make sure they were secure. “We selected from the marketplace those people who actually wanted to gamble,” says Lefebvre, “not the people who wanted to scam gambling money.”

* * *

What had been an underlying concern about money circulation in the online gaming business became the overt solution for a new electronic wallet company, which by 2000 had rustled up enough financing to make Neteller a go. Lefebvre approached two Calgary men about his latest start-up, and that was enough. They pitched in some funding and gave a bit of advice, but otherwise remained silent partners. Lefebvre never disclosed the sum of the original combined investment, but according to a U.S. probation officer’s August 23, 2011, presentence investigation report, they, meaning Lefebvre and

Lawrence, “raised approximately $300,000 from Canadian investors.” (The report may not be the most reliable guide; it is riddled with obvious errors. In the application for admission to AIM, the figure is cited as $200,000.)

Lefebvre says:

I only pitched the idea to two guys, and they both came through. My biggest supporters were Bruce Ramsay and Victor Choy. They’re both guys who are natural and down-to-earth, and completely non-reliant on their achievements for their sense of self-esteem. Victor’s absolutely the most modest rich guy you’ve ever met. He wanted to get into a dot-com biz. This was before the crash. And Bruce wanted to support my bid to become solvent. I had negative net assets at that point. I’d used up my capital, my friends’ capital and my mom’s capital. Neteller was my bid to graduate from fiscal adolescence.

Choy certainly was a good businessman. He began by running clubs in Calgary, such as the Republik. Later on, he branched into restaurants. And indeed he was a humble guy — solid, responsible, a family man. According to Lefebvre:

He’s gone to every one of his clubs, every night, since he started — one three-day holiday here, one four-day holiday there. He drops in, different schedules, mixes it up, nobody knows when he’s coming. He tells his staff, “Don’t tell anybody I own this place. At the most tell them I work here.” Of course everybody knows, but not everybody knows which guy in the room he is. He and Bruce understand. I’ve been fortunate in my life to have run with guys that help me understand that being loaded doesn’t make you any better than the next guy — although you can play that card if you want.

Ramsay succeeded Lefebvre as president of the student union at University of Calgary, in 1979–80. His previous experience in student government — as vice president, services, and then president — came in handy. Upon graduation, he worked for a couple of years in the Edmonton office of Alberta’s then education minister, Jim Horsman. This afforded Ramsay an excellent opportunity to watch the levers of power. Then he was accepted into the Wharton School at the University of Pennsylvania, the Ivy League institution in Philadelphia. After graduating, Ramsay became a corporate businessman, much like Lawrence.

Lefebvre had known Ramsay for years. In the mid-eighties, they lived together for a while on Tenth Street NW and at 702 5A Street NW, renting a run-down two-story dive from United Properties, owned by the wealthy Singer family. They called it “Wormy House.” It was demolished in the nineties and replaced with an ugly condo box that stood straight and wasn’t drafty. Lefebvre moved out of Wormy House before Ramsay and set up house with Jane Bergman up the block up

at 802 Memorial Drive.

Ramsay stayed at Wormy House for another year, sharing the rent with Oliver Friedmann, Choy's one-time club-owning partner. Then he moved out to Chestermere Lake, about fifteen miles east of Calgary. He and Lefebvre remained close even though they saw less of each other. "Bruce didn't move in with anybody," says Jeff Proudfoot, the vice president, finance, from Lefebvre's student government administration, "but he was dating and getting kind of serious with Debbie Cullen, John's cousin. They never married, but they lived together for nineteen years."

The union produced two daughters, Fiona and Isabel. In 2004, Lefebvre would invite his two teenaged "nieces" to shop on Rodeo Drive in Beverly Hills, encouraging them to spend as much as possible. What did he care? At that point, dropping $44,000 in two hours at high-end retail stores had "absolutely no impact" on his bottom line. The money derrick was cranked wide open.

Ramsay and Choy were good guys — trustworthy, smart, and sensible. It was heartening news for Lawrence, a solid endorsement, having these two men support his electronic money wallet baby. McMullen says, "John's the social guy. Steve couldn't have raised all the money and put the people together. That's John's forte. Everybody knows John and John knew people with money. He'd been involved with Victor and Bruce before, so he could bring money and people with ideas to the table."

* * *

As they worked through late 1998 and 1999, Lefebvre and Lawrence started to think more seriously about how this new venture would work. Lawrence had the business brain and Lefebvre was the marketing guy (who could handle lawyering details, if necessary). Natland was the kid with the IT smarts. They had a couple of silent backers, but a few pieces were still missing. Natland, they all understood, would need to replace himself because he wanted to head to Silicon Valley and get in on the dot-com buzz. There he would cofound his own company, to be named Arizona Bay, and get in the big game.

They divided up the company — Lefebvre says he thinks he was the one who came up with the compound of "internet" and "teller," and it stuck — roughly seven ways. Lawrence and Lefebvre were cofounders, so they retained the largest slices of the pie. Lawrence's share was around thirty-six percent and Lefebvre's around twenty-two percent. Natland was given a couple of points for his original idea

even though he didn't want to stick around Calgary. Please do not weep for the kid's measly deuce — by his late twenties he lived on the fifty-ninth floor of the Shangri-La, an exclusive luxury condo highrise, the tallest building in Vancouver. He had a 270-degree view. "You can just sit there and stare out the window for two hours," says Glavine. Natland drove a Bentley and a Ferrari and generally lived how he pleased.

The two investors, Choy and Ramsay, split around twenty percent, with the ratio being two to one in favor of Choy, based on what was invested. "After the crash but before the forfeiture, I was around $125 million. Victor had half of that and Bruce had about half of that," says Lefebvre.

Choy would have been a successful businessman whether or not he had invested in the new play, but the decision had quite an impact. Lefebvre says, "I guess he made a fortune in nightclubs, but he made a way, way, way, way, way, way bigger fortune in Neteller." Choy has never spoken of his investment in Neteller. Never has, says Lefebvre, and never will. Lefebvre doubts Choy even told his wife. "She has an idea. You know, I'm hanging around a bit, and suddenly they have way, way, way more money." And, in August 2000, Lawrence and Lefebvre, having little choice, took up the sweat equity option and increased the number of investors from five to seven.

After securing start-up cash from Choy and Ramsay, and picking their brains occasionally, Lefebvre shopped the concept around town, trying to raise more capital. In one comic incident, Lefebvre says, he talked to some senior lawyers in a fancy corporate boardroom high above Calgary's Stephen Avenue downtown. One of them — Lefebvre can no longer recall the name but has no trouble labeling him "asshole"—didn't give them a direct answer. Instead, he chose to tell a parable:

He said, "You know, I used to go the Barbados all the time, and when I did I noticed that the wine was always really expensive. I thought, you know, if we imported some South African wine, it's nice wine, it's cheaper and we could undersell all of these guys and make a whole bunch of money and lower the price of wine in the Barbados. Boom, done, good idea. Let's do it." He paused. Finally, I said to him, "Well, okay, so what happened?" He said, "I found out something — if you're going to do that, you've got to be careful whose bottles you're pushing off the other end of the shelf."

Good joke, especially because it's true. If this new business model worked the way the Neteller guys thought it might, other entities currently making a tidy profit in gambling revenues might get alarmed enough to flex their first-in-the-market muscle with various state governments. Lawrence and Lefebvre's idea was so clean and beautiful

it might get officials from legal gambling jurisdictions such as Nevada and New Jersey standing up and sputtering, "Why, if we let this stand we're going to have people staying at home gambling in their housecoats!" Visions of all those so-last-year bricks-and-mortar outlets in Vegas and Jersey crumbling and rotting while the company that created this new methodology collects its toll with each electronic transaction — Ping! … Ping! … Ping! — slowly bleeding all of these hopelessly old-school outlets to death. So clean they wouldn't know their veins had been razored, so to speak.

Lefebvre also traveled to Philadelphia around this time to meet a bookie named Jack Gallagher and learn more about the actual process of moving funds from customers to bookies and back, and the historical problems involved with this structure. The main problem, he found out, was the insane level of bad debt bookies carried, and the tenacity of fraudsters with phony addresses and stolen credit cards. Then he traveled to the Bahamas to inquire about banking and Western Union and setting up a Visa account. About the only Canadian bank that would listen to him about financing Neteller's operations was the National Bank of Canada (Banque Nationale du Canada, based in Montreal), the nation's sixth largest. None of the big five Canadian banks, all based in Toronto except for the Bank of Montreal, would go near the idea. Too much risk. Then he traveled to Costa Rica to glad-hand the bookies he'd be dealing with — a little B2B, a little hi-how-are-ya, a little hey-let's-work-together-here, and, mainly, a little reassurance that if anything went wrong Neteller would have a guy in place they could go to.

A little later on, just before Steve Glavine arrived to take over Neteller's IT position, Lefebvre says, he and Lawrence went down to the Caribbean a couple more times, for a couple of days each time, to meet with a Bank of Bermuda guy named Simon to talk financing. The talks didn't go far. Then they heard something about a "smart card" kind of system from two guys who worked at a small bank located in the Dutch Antilles, who themselves had learned about this new concept from a supplier working with the bank. They thought maybe they should buy this system for Neteller, as it might help ease the money traffic bottleneck. But these guys were a dead end. "They were not nearly as ready as they said they were," says Lefebvre. "Stringing us along. One guy seemed to think we were being impatient after four or five months: 'You guys have got to stop bothering me or else I'll take this online gaming business somewhere else.' We said, 'Fuck you.' They were presumptuous and grabby. They thought they could own Neteller's concept."

Lawrence and Lefebvre had lined up approximately thirty business-to-business clients (i.e., bookies), each of them with

anywhere from dozens to thousands of clients (i.e., gamblers). It's tempting to wonder why Lawrence settled on Costa Rica. There were other legal jurisdictions — Antigua, for instance — but it didn't have as large a customer base. And there were other, lesser centers, such as the aforementioned Dutch Antilles, or "ABCs," north of Venezuela: Aruba, west and slightly north of Curaçao; Bonaire, due east of Curaçao; and Curaçao itself. Later, when online gambling became more popular — and more corporate — the Isle of Man became the preferred home for Neteller. At this point, though, that ancient farming island, located east and south of Belfast, north and west of Liverpool, and stuck in the middle of the Irish Sea for no particular reason except that it broke water during the Ordovician Period, around 450,000 million years ago, hadn't yet come into view as a viable alternate. It hadn't yet become the kind of experience where they would need to alert authorities ahead of time that they would be arriving at Isle of Man Ronaldsway Airport, seven miles southwest of Douglas, with marijuana. That was later. For now, it was enough to know that Costa Rica had always been one of the major centers for gambling.

* * *

By May 2000, Lawrence had the incorporation documents for Neteller and had struck a deal for the company to take possession of an oversized space above the Keg restaurant at Eleventh Avenue and Fifth Street SW, along the strip known as "Electric Avenue." Aside from stealing the title of an Eddy Grant party song, Electric Avenue was known for being the place where boisterous Calgarians could get loaded with impunity. The cops were there, of course, on the lookout for some poor sucker to toss into the drunk tank, and there was the odd episode where hundreds of overserved locals created a ruckus on the street, but otherwise it was the usual strip of booze joints for the bourgeoisie.

The early days at the Keg building consisted of, first, Lawrence working alongside Lefebvre, and then Lawrence cruising by once in a while when he wasn't looking after his development properties in Bridgeland, east of downtown, or in Midnapore, where Neteller was conceived. Otherwise, Lawrence left the operation in Lefebvre's hands. They both worked at Neteller for nothing. Lefebvre had saved up a bit of cash, maybe five grand, from the various lawyer gigs offered to him by McMullen. He was living on $800 a month and selling enough pot to cover his habit. He could afford to commit himself to long hours on the phone with customers. "I had enough money," he says. "I could

work for nothing for a while."

Up to August 2000, when Glavine arrived, Lefebvre mostly worked alone in a cavernous, three-thousand-square-foot space, one-third of which was dedicated to Neteller. Lawrence had an office and nothing else in that part; the rest was leased to his other businesses. Lefebvre worked seven days a week, from the opening of business in New York to closing time on the West Coast, 9 p.m. PST. He soon found that people tended to gamble at all hours, so he had better be there. On weekends, Neteller's customer service department — that is, Lefebvre — worked later. Sometimes he was on the phone until midnight. Finally, he'd go downstairs to his purple RAV — he'd park out front early then run up and down pumping coins into the meter all day until parking was free again — climb in, drive to his condo, crash, get up at five and do it again. He spent most of his waking hours troubleshooting and getting accounts to work: "I can't get my money to transfer"; "I can't figure out how to get my money from my account to Neteller"; "my son stole my credit card and set up an account — I swear, it wasn't me"; "can I have fifty bucks please? I'll pay you back tomorrow."

Eventually, Glavine, who would take over all IT responsibilities, and Bob Edmunds, who would be Mr. Mom in the morning and Mr. CFO in the afternoon, joined Lefebvre. A few months later, after multiple near-death experiences for the company, more people would get desks above the Keg. There would always be room for Hacky Sack.

* * *

On Thursday, August 24, 2000, Steve Glavine received a call on his Motorola flip-top cell phone. He was sitting in the Fusion Media Group parking lot with his buddy Doug Rigby. They had just left the office, where they both worked, and were are about to pull out onto Tenth Avenue SW. "Hey, I hear you're the number-one ColdFusion guy in the city," said the man on the line.

Glavine cracked up. "Doug!" he shouted to his friend. "You wouldn't believe what this guy just said to me …"

Rigby had started up an internet design company the previous year and had invited Glavine to join. Glavine was glad to jump to Fusion Media. He wanted something (anything) to take him away from what he'd been doing for the past four years. After completing his degree in business administration at Acadia University, he'd abandoned Nova Scotia for Calgary in the spring of 1996. "There's lots of work out west," a friend had told him, "if you're out here and interested."

He promptly stranded himself. There was the dead-end job changing tires at an auto parts chain store. And then there was the lucrative-but-brain-numbing lure of working for a company called Midland, “spraying weeds and killing trees for TransAlta hydro underneath power lines.” After a few years of that, Glavine was in dire need of change: “At Midland you work every single day for four or five months. You make good money in overtime, but it’s a racket. You’d see guys working there ten, fifteen years, inhaling chemicals all day long. I just didn’t want to be one of those guys.”

Glavine’s work had him outside Calgary for months at a time. When he quit Midland for the second time, having replenished his savings again, he moved back to the city and looked up Rigby, with whom he’d previously shared a place. Because of his business degree at Acadia, Rigby started Glavine in sales at Fusion Media, which made perfect sense except for one thing — Glavine had always been fascinated with computers. He’d gotten a Commodore 64 in ninth grade and, just fiddling around, figured out things on computers many could not. He agreed to start in sales but made it known his real interest was in programming. Rigby suggested he give ColdFusion a whirl — it was one of the easier HTML programs to learn. Glavine bought a manual at a bookstore and checked it out. He picked it up quickly by playing around with a mock website he’d paid an Edmonton company to host for him.

Glavine says:

In front of the internet program you used, you have another server. The ColdFusion server has to process the page first before it sends it out to somebody’s browser. I hired this company in Edmonton called Fox Microsystems to host a test website so I could play with ColdFusion. I’d talk to Ron Billings up there about technical stuff or to restart the server. When the two Neteller programmers quit, Johnny called Ron because it just so happened that Neteller was hosting its ColdFusion website at Fox Micro. That’s where the connection was.

When Lefebvre flattered Glavine, telling him he’d heard he was the best, etc., Glavine knew it wasn’t true. But he took the pitch anyway. He said, sure, I know a few things about ColdFusion. They agreed to meet the next day, a Friday, at the offices above the Keg.

Glavine’s buddy Rigby eventually became part of the Neteller story, too. He assumed the mantle of head designer and splashed a gaudy orange Neteller logo on his first iteration of the company website. “If you go to WayBackMachine.com you can see the first one I designed in 2000,” says Glavine. “It was horrible compared to now. Well, it was horrible even for the day. And then we had a rendition that looked like PayPal’s. After that, Doug came on and designed the site until 2004 or ’05.”

Glavine's first meeting was in Neteller's office space, with Lefebvre and Lawrence:

Johnny was telling it like it is, like he usually does, about sports books and online gambling. Steve's in the background, whispering to Johnny, "Don't tell him about the sports books!" which I can hear. I didn't know and I didn't much care, either. They went, "What do you think?" I said, "I don't know, let me think about it over the weekend and I'll give you guys a call on Monday." So I went home. About seven the next morning Steve calls and asks if I can look at something on the website. And I was like, "Uh …" So I came in and fixed the problem, which was probably somebody clicking on a page and an error coming up. ColdFusion would generate an error page, like a 404 page but its own version, and you'd have to check the log. Usually it was descriptive so you'd go and change a bit of code to get it working again. And then I fixed about ten more, and then ten more, and then I came in Sunday …

What Glavine didn't know at this point was that the cofounders were desperately searching for someone to replace Jim Humiske and Chris Morin — two tech-savvy high school grads Natland had brought in as replacements for himself and who had both just walked out the door. They had built the all-important launch version of the Neteller website and wanted their back pay. The founders had no cash to offer either of them — if money equaled oxygen to a start-up, Neteller was gasping for air. Humiske and Morin were offered equity, but one of their dads, seeing what was happening on the news, advised them that taking equity in a dot-com was probably worthless. They came back to Lawrence and demanded the money owed, or else they were out.

It may not have been an unreasonable decision. The dot-com bubble reached its optimum size on March 10, 2000. Soon after, the NASDAQ index began its painful correction. Seven months later, half its value had vaporized. At the point when the young men left, the correction would have been excruciating to watch. Humiske went on to work at Natland's company, Arizona Bay, and then went to China. Morin returned to Neteller, briefly, two years later.

"And then I came in Monday," Glavine continues. "And then I came in Tuesday. And by Wednesday, I guess I was working there. After we fixed a bunch of stuff we got into building new stuff and buildings reports for Bob. They had no money — which I figured out a couple of weeks later."

"I knew there was no money from the get-go," says Bob Edmunds, who was also hired in August. Edmunds signed on as Neteller's chief financial officer, but he wanted to work part-time. His wife was in graduate school and she needed help raising their two daughters at home. That was fine with the cofounders, and they welcomed aboard

another senior officer in a company that had no employees.

"I remember working there for three or four days," said Glavine, "and I said, 'John, it seems like I'm working here.' John says, 'Yeah, it does, doesn't it?' So it's like, 'Well, let's make a deal.'"

"But there was no deal," says Edmunds. "We were working with the promise of equity, and we had no idea what that looked like."

Glavine says,

Right, originally we made a deal where I was going to be paid fifty bucks an hour to be a consultant. I was working crazy hours the first couple of weeks, fifteen hours a day. I'm thinking, *This is going to be great!* After two weeks I make up this really nice invoice. It was for quite a bit of money for me at the time, several thousand. I brought it in and said, "Johnny, here's my invoice for the first couple of weeks." He looks at it and says, "Yeah, we really can't pay this."

I knew by then that there was no money in the company, so I said, "Yeah, I kind of figured that. But you know, I'm having fun so I'll stay working for you guys as long as I can pay rent each month." Johnny's like, "That's cool. Y'know, you do that and we'll hook you up down the road." That was it. No numbers, nothing. Just: We'll hook you up down the road.

Johnny's word was gold, so I said, "Sure, we'll do that." Every now and again I'd have to go to Steve and say, "Steve, I need a couple hundred for rent." And Steve would cut me a personal check for $300 just so I could make rent. Late in the year, things started flying so we all sat down and made the agreements and worked out salaries.

That's when the number of official Neteller investors grew from five to seven. Lawrence and Lefebvre kept their promise. They dangled points, around four percent each. Fortunately, Edmunds and Glavine liked their bosses and found the gig exciting and gratifying. They gambled, smartly, and became minority equity partners.

* * *

When Glavine arrived, Neteller's website boasted a sleek new sign-up method. Lawrence and Lefebvre had paid a company called Smart Dynamics about a quarter of a million dollars in borrowed start-up cash for the system. That was okay, because it would lead them to the promised land of customers. They branded their version the "Neteller SmartCard." The company would send new customers their own cash cards, along with instructions on how to set up and operate the card readers that were included. It looked like a cinch. Five minutes and off you go, gambling your paycheck, the kid's back-to-school clothes budget, whatever you want.

The sign-up drive was built on FedEx credit. Edmunds says, “They were using smart cards as a PIN. When you signed up they would FedEx you a little smart card reader — that was your PIN — and twenty bucks loaded onto your smart card. The cost to the company was fifty bucks a sign-up.”

From Boulder, Colorado, someone working freelance would receive Neteller’s list and send out the packages. The reader had a small wire you were supposed to plug into a serial port at the back of your computer. The regular-sized credit card had a chip, and when you slid it into the reader a light would come on. That meant you had access to the website.

But many clients couldn’t figure out how to work the reader, and it only worked with Windows 98, which limited the customer pool. Glavine explains, “This package, it might take four or five days, or a week, to get to them. Then they’d have to set it up, which usually meant they had to call in to get the thing to work. Then they could finally make a deposit, and then send money to a merchant, and finally make a bet.”

“For a gambler!” says Edmunds. “I mean, they want it *now*.”

“Yeah, they want to bet a hundred on the Giants tonight,” says Glavine. “It was so clunky. I bet seventy-five percent of the smart cards we sent out, nothing ever happened.”

One of the first recommendations Glavine made to his new bosses was — news flash — you guys don’t need the Neteller SmartCard to get people to sign up. He was told they knew that, but they liked how it gave customers the impression they were getting cash on a card. Lefebvre’s position was “It gave people the idea that, ‘Look, my money is safe, it’s right here on this card.’ That’s where a lot of start-up money went — they had borrowed money to create a glorified PIN, and it rarely worked.”

And when it didn’t work, Lefebvre bore the brunt. Not that he wasn’t used to long hours on the phone by this point, but it became more intense and frustrating as more clients couldn’t find the serial port or negotiate the card/PIN or didn’t have Windows 98.

“John became the call center,” says Glavine. “He’d be walking people through this process. When it got busy, I’d start answering calls. I’d see John take his headset off, whip it down on the desk and start cursing, then pick it back up and politely go, ‘Neteller. John speaking.’”

“There was this one chick,” says Edmunds, “who kept phoning in and saying, ‘Wow, I guess I must be lucky, every time I phone in I always get you, John.”

“That happened a number of times,” says Glavine. “John was working ridiculous hours. He was probably home for four or five

hours a day. I'd come in at six, seven, eight in the morning and John would already be there. I'd leave at eight, nine, ten o'clock at night and John would still be there for another three or four hours. Work till the wee hours, go home for a few hours and then go back in and do it again. He had a guitar and some clothes, living in this one-room rental. That's how Johnny was rolling."

Lefebvre the busker became Lefebvre the phone call center. Meanwhile, Lawrence the CEO was busy finishing off one of his condo projects in Calgary's Bridgeland neighborhood. Glavine says his job was a "handful" at that point because he was working on new programming while backstopping Lefebvre. Edmunds the money guy came in afternoons and looked at any sales reports Glavine might have had time to generate, but he too jumped on the phones if necessary.

Neteller seemed to have built its own self-defeating filter, weeding out potential customers by the thousands. The persistent ones, they were true masochists: the phone calls, the talk-throughs, the talk-'em-downs. Not only was this wave-of-the-future system screwed, it was doubly screwed. Since it cost the company fifty bucks to sign up a new customer, they were actually losing money signing up clients who then couldn't, or wouldn't, use the system. That was bad enough, but even when a customer did figure it out, there was another problem: Neteller didn't have a business number for processing Visa and MasterCard transactions. When a customer did get his card/PIN up and running — and it did run smoothly once he got there — Neteller couldn't convert any credit card receivables into cash. "When I first went there in August," Edmunds says, "we were accepting credit cards, but we didn't have a credit card processor, so we had no way of getting that money."

"Actually, we did have one," says Glavine, "but within two or three weeks it blew up and we were forty grand in the hole."

So they jotted down customer credit information in a ledger — and waited. They could accept bank deposits, the old-fashioned kind made by customers in person, but even that process was a nightmare. There was a common American system in place, Automated Clearing House, which handled financial transactions. ACH was like an electronic central nervous system that connected all the banks together to process money back and forth — credit and debit transactions, payroll and vendor payments, mortgage and insurance payments, you name it. Any bank-to-bank transfer, for instance, went through ACH. The problem was, Neteller didn't have an ACH account, so it had to do things the hard way.

Edmunds says,

Somebody would go into Bank of America, who had an account at Bank of America, and he would make a deposit to our account at Bank

of America. Then he would phone us, and then he would fax in the deposit slip. And then we would phone the bank to verify that a deposit had been made so you could actually do a cash deposit.

I'm looking at this and thinking, *Okay, so this is the high-tech, dot-com age and we're using faxes …*

"And the photocopies," says Glavine, "sometimes would be really bad. You'd have to get them to send it again. It was horrible."

Neteller's vision, to create a streamlined process to move gambling funds efficiently back and forth, was still there, but it was getting blurry. It was going in and out of focus, like the victim in the film *Se7en* who is kept alive for a year strapped to his own bed. Edmunds figures they almost went under at least three times within his first four months. There was money coming in. Customers did exist, and they did pay, but there was no way of accessing large chunks of the sums accruing. By the fall of 2000, according to Edmunds, "Glav had just started working there and John and Steve were completely tapped out. The smart cards weren't picking up, and things were just not going well. John looked at me and said, 'Bobby, I think we're well fooked here.' We were right on the brink of This-Ain't-Gonna-Go."

The company was floundering. It had no cash reserves and few employees, but everyone kept banging away at it anyway — what else to do? Glavine explains, "By the end of September 2000 I had a new login system set up. Once we got rid of that card and PIN thing, people could sign up instantly and make a bet instantly. It was just a normal sign-up like any other website had then — which was a username, which was the email address, and a password, and away you go. No sign-up, no cards, you're rolling. It was instantaneous. That was one of the big differences early on — getting the system so that people could sign on and bet right away. That's when we started to get a lot more turnover in the system."

Rob Eltom, who joined Neteller a few weeks later, was impressed with Glavine. Even though he had taught himself programming and was paid to look after the IT side of the business and develop the business from a technology standpoint, Glavine was brilliant at seeing the website from the customer's point of view, not as code. "He understood that online people have the attention span of goldfish," Eltom says. "He got the fact that what people really wanted was a big red button."

Neteller went with both the new login system and the smart cards through October, but then informed all clients that it was discontinuing the smart cards. They would have the month to switch over, but after that it would just be a normal login.

For all the hard work, early numbers for the company were

pitiful. When Neteller went live in July, it earned about $600 in revenue. August wasn't much better, maybe $3,000–$4,000 from clients. Edmunds says, "This is booked revenue, but it's revenue for credit cards we can't process, remember. This is just what our fee would have been if we actually got the money. There ain't no money coming in."

The next month, they watched a little uptick to around six grand. In October, after Glavine had it set up so customers could sign up and use accounts immediately — no more delays — finally there was a significant jump, up to around thirty grand. In November, revenue more than doubled to over seventy grand, and by December it almost trebled, to just under $200,000. After all the near-death experiences, the money started to roll and the desperation began to fade. Lawrence and Lefebvre could now afford to pay themselves—$2,000 a month.

Still, it was a hectic first couple of months. The chaos started to abate for Glavine about when Neteller hired a new full-timer, Meranda Glesby, who was trained to shoulder his customer service load. Glesby was twenty-three, five years younger than Glavine and yet older in some ways. She'd been on her own since she was sixteen. When she didn't get along with her dad's new girlfriend—"A woman from hell!"—they kicked her out of the house. She had to grow up fast. She had to get herself to school on her own and to work at various jobs to pay the rent, and, free to do as she pleased, she got a fake ID to hit the bars underage. She started getting drunk at a place called Cowboys. She noticed the bartender sold cigars for four bucks a pop. She wanted to try one. She still smokes them.

But for all the partying and sixteen-going-on-twenty-five behavior, Glesby had instilled in herself a formidable work ethic. She always had a job, sometimes two, and she got that high school diploma. But in summer 2000, she quit a long-term job and, uncharacteristically, hadn't lined up another one. "I had been on my own since I was sixteen, and you just don't do that."

Glesby went three months without work, burning up savings. She joined Neteller by fluke. In university, Steve Lawrence and his roommate had become fast friends, and they remained so afterward. Lawrence's roommate married a woman with a sister named Danielle, and Glesby's brother had married Danielle. That's how she heard about a job opening for something called "FedExing." She had no idea. "I just knew that I'd be helping them because it's family, and family is friends, and friends need help, so maybe we can help each other out."

On Glesby's first day, October 23, 2000, she was half an hour early and self-conscious about looking desperate for work. "Hi, Meranda Glesby. I'm supposed to have an interview with Steve Lawrence?"

"Well, come on down!" said Lefebvre. "Have a seat with me."

Glesby went behind Lefebvre's desk and pulled up a chair. Lawrence had mentioned the family connection to him.

"So ya wanna work here?"

"Yes."

"Well, when can ya start?"

"Anytime."

"What about right now?"

That was Lefebvre's interview. If you're good enough for Steve you're good enough for me, so let's get to work. Glesby became the first Neteller employee to receive a payroll check. She worked long hours and could take it. She could dish it out, too. She was tough enough to hang out with the boys. They let her hang out with them most of the time after hours. Sometimes they left her behind, but not often.

Glesby says, "I guess there were a few questions. I don't even think John looked at my résumé. My first impression was that he had a playful side to him but was also at peace. I felt an instant closeness, like, *This is one cool boss! This is going to be a great gig!* It was like a friendship."

Lefebvre showed Glesby the website before passing her on to another woman in the office who could teach her the system for sending out FedEx checks. Two shifts later, that woman moved on and Glesby was in charge of FedExing. "That was a big difference for me, working there. It was like a loft. In the office, they had snowshoes on the wall, patched walls, and open brick. We played Hacky Sack for breaks. I got in there and played a few times. Steve was known for having good tunes and he'd pass them along to John. Back then Napster was popular in the office, so we'd get the music going."

Lawrence, about a decade younger than Lefebvre, was the boss — straight-looking, a bit pudgy, balding on top, a business guy, serious — but he had a dark sense of humor. Lefebvre says:

Steve's fortieth birthday party, you know how they sometimes make a binder of historical photographs for birthdays, and there was this one picture of him when he was sixteen. You know how you see pictures of Homer Simpson in the Bachman-Turner Overdrive days, when they show Homer going back to those days, and it looks so weird because he has hair, like he's wearing a wig. That's what this picture of Steve looked like. He looked like himself in every way except that he had this mop of hair sitting on top of his head and he was sitting at this little table with stacks of coins piling them up and counting them, probably from doing gardening or selling lemonade, who knows?

I went to a Christmas party at his place around the same time. It

might have been the first time I met Jeff Natland, probably around 1997–98. Jeff would have been sixteen. I remember it was the eve of Christmas Eve, a December 23 party at Steve's house, and his parents were there and a lot of their friends, and Steve's friends and some of their kids were there. Steve had six Frank Zappa CDs on the changer. That's what they listened to for Christmas music, Zappa on random.

Lawrence loved Zappa's satire and the *Onion*, the small satirical paper out of the University of Wisconsin, Madison. By this point the paper had been around for a decade, but going live on the web in 1996 boosted its national exposure. Lefebvre thought the business side and the satirical side of his partner weren't irreconcilable: "You could be a Frank Zappa fan or an *Onion* fan and come to the point of view that nothing really matters. It's all bullshit. I don't think Zappa felt that way about stuff, but if you're an it's-all-bullshit kind of guy, that humor is attractive. Steve was quick to call bullshit on stuff."

During the initial hiring period, October 2000 to February 2001, Neteller turned itself into a small, tight-knit, dedicated group. They worked long hours but didn't take themselves too seriously. Glesby recalls:

We would be playing Hacky Sack, and here's Steve's little desk — so tiny, so modest — and he had the worst chair in the office. So many times the Hacky Sack hit his computer, or hit him, or hit his paperwork. You could definitely tell in his face and in his behavior when it was time, you know, "Uh-oh, I'm going back to work." Steve didn't mind the Hacky Sack, but for him it was, "Hey, don't take advantage of the situation — get your work done." We'd always go down and meet at the Keg or get our coffee at Mac's or the 7-Eleven. Or my cigars. Every day we'd walk to the Royal Bank downtown on Eighth Avenue and pick up money and send checks and do FedExes. Everything was manual then.

The girl in charge of the Neteller account was super-nice to us, and she told me she was going to quit the bank. I said to her, "Oh my goodness, we totally need you!" And so I went back to the office and told them Cindy was quitting and they hired her for Neteller. That's kind of how it went, a lot of referrals. I referred a friend, who worked there for a little bit. Then Steve Glavine referred Mel — Melanie Robinson — so she was there in the first three months. Rob was the only real interview.

Rob Eltom answered an actual want ad he'd noticed in the *Calgary Herald*, making him what he described as the first hire "outside nepotism." It was the cheapest want ad money could buy: *E-commerce. Great remuneration. Call Steve*.

Eltom had been pouring concrete at bowling alleys and other mid-sized work sites and was looking for something a little less

backbreaking. He'd done some oil field surveying "up in Bumfuck, Alberta." He'd done landscape construction. He'd been a pizza chef. He'd worked since he was twelve years old, starting with a paper route. He'd just always worked. That was what you did. You want money, kid? Get a job. He bought his first car, a 1980 Toyota Celica, at age sixteen. He had the car in his parents' driveway before he had the insurance, which cost another $700. He put twelve miles on the car — backing it out of the driveway, driving it back in — until he could afford the insurance to make the car street legal.

E-commerce? Eltom didn't know anything about e-commerce. Never heard of it. Never even used email. He'd used and understood computers well enough, so he called "Steve." Instead, he got Lefebvre. He tried again later. Lefebvre again. Always Lefebvre. "Steve," whoever he was, never seemed to be around to do interviews.

Finally, Lefebvre said, "Hey, why not just swing by?" Good idea. Off he went. Neteller was situated directly above a bar/restaurant, he noticed. Hey, that's cool. Upstairs he met Lefebvre, who started running through the essentials of signing up accounts. "There's the phone," he said, nodding to an empty desk.

"What about the interview?"

"Don't worry about it, just start calling," said Lefebvre.

"It was just 'Game on!'" Eltom recalls. "It was a great place to work. And, well, you can't not like John."

Glesby says:

I remember the day John hired Rob. John says, "Okay, hop in, let's go," and we drive around downtown in John's little RAV4. We stop at his house to get something and then we stop at Staples — maybe we needed ink.

In those days, you did anything that needed doing. "Well, that was a great first day," Rob says, "not even in the office." You never knew what was going to happen.

Eltom, who was twenty-three, says he knew immediately this had to be what he loftily calls his "next stage of personal growth." He became the night guy, coming in as everyone else was leaving. At that point he mostly just answered the phone and helped clients set up their accounts. Calls came in at all hours, so somebody had to be there — always. He worked fourteen-hour days and loved it. When the holiday season came along, he fell on the sword: "Guys, I'll cover." Eltom's dad came down on Christmas Day to spend time with his son in the office. Eltom would get to know Lefebvre reasonably well, but he and Glesby were "two ships passing."

In the beginning, it was work, work, work. Everyone put in extra hours, getting in early, staying late. "It was a fun environment, a big change from what I was used to, because you could still be yourself,"

says Glesby. There were beer runs because they couldn't leave. They had to bring the party to work: "Who's going to get the beer?" was a common refrain. Glesby says, "We'd shoot the shit on the sofa. We'd start trying different beers — German beers, dark ales."

This became the scene because Lawrence and Lefebvre had hired so many eager kids. They were in their twenties, they were working for a cool company, they were happy because their bosses treated them well, and they were paid decent money. It didn't hurt that when it came to partying, Lefebvre, twice their age, could keep up with them no problem. Meanwhile, Lawrence and Glavine continued to fix the technical glitches and tried to keep the company one step ahead of online scammers, Edmunds supplied more and better information about their customers, and Lefebvre's expanded service crew gained more experience and confidence.

* * *

Neteller had always wanted to be able to position itself as a reliable payment processing company specializing in electronic monetary transfers. Unlike PayPal, which became one of the first worldwide internet company brands and which people trusted with almost any kind of transaction, Neteller's business focus was customers who gambled at offshore casinos using the internet — and most of those customers happened to be American. But there was no instant, out-of-the-box solution, like with an Apple computer. There were no IKEA-style easy-to-follow visual instructions or free hex key to guide you through how to get rid of the transactional bottleneck. The problem was not an easy one to eliminate, because there was not one bottleneck to clear but many.

In order to transfer money, Neteller in its infancy used one of the only automated methods available at that point, Western Union's Quick Collect. It wasn't exactly quick, but it was a useful way of moving funds from clients to bookies. According to Lefebvre,

You go into any Western Union office around town, and you put $1,000 in cash down on the counter and say, "I want this $1,000 to go to your Quick Collect customer 647443." And they say, "Okay, here's your receipt." They give you a different number and then they telex your guy or you phone or fax your guy with this secret number. And when that guy in Costa Rica goes into a Western Union office and gives them the secret number, he gets the money. You pay Western Union fifteen dollars on $1,000, or 1.5 percent, for this service. That was the facility that Steve set up.

Western Union was tolerant, up to a point. When it thought its

service was being abused for gambling purposes, it would bark. Neteller used Quick Collect throughout 2000–01, until they were told they couldn't. Neteller also used credit card accumulators at this time, but the rates would have been quite high, around 9.5 percent or more. People also simply sent cash, checks, and bank wires.

Lefebvre says,

The main thing we needed was for customers to get money into Neteller. We needed their money so that they could have credit on our website to bet at poker sites. Eventually, a department, we don't know who, leaned on Western Union. They phoned and said, "We're not working for you anymore. We're getting hassles from the government." They might have made that up — as soon as they started doing Quick Collect to online gaming sites they started doing person-to-person to online gaming sites. The person-to-person fees were 7 percent, so they just increased their business from 1.5 to 7 percent — almost five times. Anyway, that was it — no more Quick Collect for online poker sites.

As systems go, Quick Collect was okay. It did its job, but it was slow and stupid, and everyone at Neteller knew it wasn't going to be the yellow brick road to the Emerald City of gambling tollbooth riches, but at least it had worked until it didn't. Now they had to find another system. Same deal with the credit card companies. They weren't set up to move money back and forth, over and over and over. In other words, they assigned numbers to various types of transactions. A purchase involving betting on football games could be easily identified. Even if none of those problems surfaced, there was still a confidence issue.

Lefebvre says, "If you're a customer, you'd not know if it was somebody you could trust with your credit card information. And then, if you won, bookies would be able to put money back on your credit card once, maybe twice, but after that they can't do it. Credit cards aren't set up to receive money. Occasionally you can reverse a transaction. But sooner or later the credit card company is going to say, 'Hold on, what are you guys doing here?'"

* * *

What really turned things around, aside from abandoning the Neteller SmartCard in favor of personal identification numbers, was when Neteller started to use Jeff Natland's personal PayPal account to process transactions. "We started directing customers to his account," says Glavine, "and it started doing millions of dollars in transactions." Now here was an access point that actually had access. The bouncer in

the tux with the washboard stomach suddenly unhooked the chain and let Neteller into the wired party. To this point, Neteller's money access problems were akin to a baby who had no nipple and a meager formula ration. Fortunately, Neteller had developed this new angle before Western Union pulled the plug on access to Quick Collect.

The company may have devised the idea of servicing the internet gaming money transfer business through the web, but the model they used wasn't theirs. PayPal had come up with that excellent idea — the e-wallet. And since using a PayPal account to transfer money to and from gaming sites wasn't even a flash in the minds of PayPal executives at that point in time, Neteller didn't need to emulate the PayPal model — they could simply use PayPal itself.

PayPal was one of the original dot-com darlings. There was serious cash behind it, tens of millions. Unlike Neteller, the founders didn't have to worry about burn rates. In 1995, Elon Musk, now better known as the head of Tesla Motors and SpaceX, dropped out of a graduate program in applied physics and materials science at Stanford after two days. With his brother Kimbal, he founded Zip2, which aimed to provide online content software for news companies. In 1999, the brothers sold their business to AltaVista (Compaq) for $307 million in cash and $34 million in stock options.

Elon Musk then founded X.com in March 1999 as an internet financial services company. The commercial draw with X was that you could email money to your pals. Of course, the money had to move from one bank to another, which meant that the two parties had to sign up and have a bank account. In essence, X.com's innovation was simply a variation on the ACH process for banks. That lack of real innovation didn't matter, because it was appealing to the young: Cool, I just sent my buddy Steve fifty bucks using email!

One year after its founding, X.com merged with Confinity, which had started in December 1998 as a firm specializing in cryptography, but its more commercial aim was to provide a way to move money between the now-quaint palmtop computers, or PDAs. After the merger, in February 2001, X.com changed its name to PayPal. Less than two years later, in October 2002, eBay bought PayPal for $1.5 billion in stock. Things moved fast in the dot-com universe, and Musk owned 11.7 percent of PayPal's shares, or $175.5 million.

Glavine believes PayPal was the "real gateway to getting money" for Neteller. Once it hooked up its own customers to PayPal, Neteller became a simple payee on each PayPal account. Glavine says,

You'd sign up to Neteller first. One of the deposit options is to use PayPal, so you'd click on that. Then you realized you'd need to sign up for a PayPal account as well. You'd use your credit card to deposit money into your PayPal account, and then you'd send money to us,

and then you could send that money to a merchant. I remember one day walking a customer through that. It probably took forty minutes. The whole time he's cursing, "This is the stupidest thing I've ever seen in my life … okay, what's next?" It was cool once you got it set up.

"And in those days, PayPal was eating the cost of the credit card discount," says Lefebvre. "They were using that as a mechanism for gaining market share. So if you put $100 into your PayPal account on your credit card, they would give you $100. They wouldn't take the two percent. So we were funding people's Neteller accounts free."

Neteller became PayPal's biggest client, and made it a lot of money. Most PayPal users sold bobbleheads or baseball cards or knickknacks for five or ten bucks. Neteller was pumping hundreds of thousands of dollars through its system, and PayPal personnel didn't really get why. When they started to figure it out, they began treating Neteller like a credit card company would — they held back a percentage of the transactions. When merchants settle up every month, they receive ninety percent of their money from the credit card company. The remaining ten percent is put into a holdback fund for six months, and that money is used to cover fraudulent transactions. "That's why nobody likes credit cards in the industry," says Lefebvre. "The risk continues and you don't get all the cash for a long time." This is what PayPal did to Neteller.

Then PayPal decided to go one step further and hold back Neteller monies retroactively. With five or six million dollars now pumping through the system, that's a lot of clawback. The skirmishes went on, but so did the climb to success. Glavine explains:

I set up a computer in the office that would receive emails. It wasn't automated, so we'd get an email from PayPal saying Joe Smith sent fifty bucks. Then we'd have to update his account manually online. It was slow, so I set up this computer in the office that checked the PayPal email — that's all it did. Then I changed the normal ping you get when you receive an email to a cash register sound. Every time we got an email from PayPal we'd hear "Cha-ching!" and me and John would go, "Yeah!"

Then I got to know some of the guys at PayPal. I started talking to the head IT guy. I was telling him about our system and he said they were working on a new automated system. I looked into it and then got it for Neteller. So now, when somebody sent money from PayPal, it would automatically update the Neteller account. So that took the cash machine computer out of it.

Then there came a point when Lawrence, Lefebvre, and Natland flew down to Palo Alto to talk to the PayPal IT guys. When they walked into the offices, the PayPal people were saying to each other, "That's Jeff Natland! That's Jeff Natland!" They couldn't believe it —

the guy whose account was churning millions of dollars was some eighteen-year-old kid.

The cordiality didn't last. Lefebvre explains:

We were using PayPal to get money into our Neteller system, doing about $17,000 a week [$884,000 annualized] when PayPal shut down our account the first time. We sent emails and they'd send back those automated emails. We phoned them up and you couldn't get through to anybody. It was, "Fuck! What are we going to do now?" And then, by some magic, about three days later, PayPal opened our account again.

And then, at about $70,000 a week [$3.6 million annualized], PayPal stopped it again and asked, "What are you guys doing?" We were scrambling. We were fucked. We were really running around. So we explained to them what we were doing. And then, within about two days, they said, "Okay, we don't have any problem with that," and they let us do it again.

Lefebvre estimates the company took about a month to reach $17,000 a week and another month to reach $70,000 a week. Neteller's host still had no qualms — until relations got personal. Lefebvre explains,

Then, between $70,000 and $170,000 [$8.84 million annualized], an interesting thing happened. A guy signed up, Dan something, he was vice president of development, I think, at PayPal. He signed up under the name Jonathan Davis, which also happens to be the name of a rock star. So one of our guys says, "Hey, we got the lead singer for Korn signing up!" But our guy was kind of paranoid so he said, "I don't fuckin' believe it. It's not him."

So he phoned Dan and started asking questions and got him to admit, "Yeah, you're right, I'm not that guy."

"Well, then, who the fuck are ya?"

He said he worked at PayPal, and we knew we had him. "You lying bastard, we should nail you with fraud." We froze his account for a few days and then, "Okay, if you apologize we'll open it again." PayPal began to understand that we had capable security procedures — which they didn't. We phoned *them*, right?

* * *

Neteller's security wasn't always that good — far from it. There was a steep learning curve involved in developing antifraud measures, and Neteller got beat several times along that curve. The cons started early — even those faxed hard copies were an opportunity for the fraudsters. Glavine says, "The thing about money on the internet is

somebody's always trying to rip you off. Always. Guys would change the date on the faxes, right, and send it in again the next day or the day after."

Edmunds says, "We were dealing with single highest-risk market going. A lot of gamblers are keen to get their money, and a little bit desperate. We got worked on by every scam going — whatever it takes."

Edmunds and Glavine then say in unison: "Every single possible scam."

When the team finally got their credit card processor up and running, the scams only got more outlandish. Glavine remembers,

Right around that time, this guy signed up. You could use as many credit cards as you wanted, right? You could use twenty credit cards, which a guy did. And we didn't think anything of it. We were like, "Oh yeah, I guess it's perfectly normal for a guy to have twenty credit cards — whatever." So he accumulated all this money in his account, about $4,000, and then he wanted a withdrawal. He never did anything with the money, just deposited it from credit cards. And so he asked for a wire to be sent to Latvia. And we didn't think anything of that, either! Well, hey, that's common for a guy to use all these different credit cards and then ask for a transfer to Latvia. This went on for a few days.

So Johnny went to the bank to send this wire. As he's at the bank I get all these credit card rejections coming back. I start looking at the account they're on and every single one is on this one account. I think, *Oh man!* And I call Johnny. And he has literally just sent the wire. "Johnny, it's all fraudulent!"

"Oh no!"

I don't think we got that money back.

Edmunds concludes, "No, we didn't. That's how we found out about the wire system. It's just this little telex train of information. You can't call the telex back. All they do is send out another little recall that follows the telex train. It's following the money; it isn't going to pass the money."

Glavine adds, "Another quick lesson learned in internet fraud. Twenty credit cards and Latvia? Somebody would just laugh now."

"That's when we started to come up with the banned country list," says Edmunds.

"And we locked it down so a person could only use two credit cards in their account," says Glavine. "This was the start of our security — the first little things we added to the system to lock it down."

There were other guys from other former Soviet republics who figured out how to use phony credit cards on the Neteller website. An

embarrassing incident in October 2001, for instance, involved a teenager from Belarus. Glavine recounts,

He got into our database and sent me a list of our customers' passwords. For three days, things would happen on the website and we wouldn't know how. I had to check every single bank number because this kid was going in and changing the numbers to ones he controlled in the U.S. Sophisticated hack.

Steve Lawrence tried to hire the kid. He talked to him quite a bit and got him on our side. He Western Unioned him 500 bucks or something — not much money to get the kid to lay off.

Breaches happened with some frequency before Neteller shifted from credit cards to electronic money transfer and before it devised an elevated system of security, wherein each Neteller client had to prove he was legitimate with an initial $250 maximum deposit before the company would increase the limit. Even after this elevated system was put into place, some fraudsters would play legit with the two-fifty rule, in order to be accepted into the Neteller club, and then try to beat the company for a grand. Lefebvre says,

We began to discern those patterns of behavior. Before that, most of the time we got beat when we didn't have those elevated steps at the gate. These guys — probably just hoods, guys trying to make an easy buck — would go to all the different sites on the internet that accepted credit cards to see if they could hack into the databases. If they hacked into one they could take legitimate credit card numbers and use them to open up Neteller accounts, make some bets and get us to send them a check, hopefully, before we found out we were being scammed. The last guy that beat us took us for $14,000, which was good money in Latvia in those days, especially if you didn't have to take off your housecoat. It was the frontier out there.

With each successful scam, the Neteller team learned a new lesson in security and were forced to come up with new measures. Lefebvre says,

When we were trying to use Neteller SmartCard system, it came to us that the cards were just one more level of security. You still have to have a password, so why don't you just have two passwords? Or have a password and a security code? Then we sent out the news release: "You thought Neteller SmartCards were smart, wait till you see no card!" That was our inside joke — we never really did that.

But we had a password and a six-number security code that prevented people from hacking into other people's Neteller accounts. Like, I could find out what your Neteller username was somehow. Then, if you're a woman, I'm ninety percent sure that the password is going to be your daughter's birthday. So I go into your account and send all the money to my account. Funny, eh?

Security is way better now. Two layers of passwords are the standard. Now you have to have your credit card, plus the little number typed on the back of your credit card, plus a password. Or some people will use your email address and a password, and the password they send to you is the one they send to your email address. So you have to have your email password, plus their password. They don't know your email password but you do, so the only way someone can hack your account is to get both your email password plus your *password* password. Those levels of security introduce an exponential problem for guys who are just out there running random numbers.

Neteller personnel became so proficient at security that it joined forces with the FBI — twice. One was for a fraud committed in New York, the other a Department of the Treasury money-laundering case. In the fraud case, a guy from Flushing, Queens, named Juju Jiang was putting keystroke software on computers in a Kinko's store. People would come to Kinko's to do their Neteller transactions (or private banking or whatever), and the keystroke program would relay the secure information back to the fraud artist's home. He could sit in his robe, get into their Neteller accounts (or bank accounts), and transfer money to himself. One of the victims was a Neteller account holder, who marveled as he watched someone break into his account remotely. The client contacted Neteller and alerted them, and Neteller contacted the FBI.

In the money laundering case, Neteller had its system set up to monitor for accumulations and aggregations. If money was being transferred from a bunch of different accounts into one Neteller account, personnel decided "smurfing" could be happening. Originally, the fictional Smurfs would switch out a verb in a sentence for the one-size-fits-all "smurfing," as in: I have to go smurfing for a new pair of runners. In the realm of fraud, the goal is to avoid detection. If you have a lot of cash and can't put it in the bank without filling out papers to say where you got it, there are smurfing networks out there to help you out. Let's say you need to get $500,000 into your bank account and don't want anyone asking you where it came from. You give a smurf $5,000 in cash. The smurf deposits $4,500 in your bank account and keeps $500. You go back to the smurf network ninety-nine more times, and the job is done. It cost you fifty grand, one-tenth of your stockpile, but the rest is now safely in your account. In the smurfing case, Neteller personnel assumed an aggregation was happening and reported it to authorities. The FBI found the guy using Neteller's systems to launder some kind of illegal money, possibly from drugs (Lefebvre was never certain). The FBI sent Neteller a citation in recognition of its help, and executives proudly hung the salute on a wall in its Calgary office.

Neteller was getting its act together on the security side while its fortunes started to turn around as a result of directing customers to its PayPal account. The company had given up on the expensive, cumbersome chip technology and started to embrace electronic funds transfer (EFT). It finally got a Visa account and clearance to deposit the receipts that had been lying around for weeks and months. The money was moving, and online gamblers were signing up for service at a brisk clip.

* * *

When Neteller's transactions blew past $170,000, a mere six weeks after hitting $70,000 a week, and PayPal froze the account again, they didn't bother phoning the useless main line. Lefebvre says,

We knew Dan's number by then, right? He told us, "You guys have learned how to manipulate our system to fund the internet gaming industry, haven't you?" We said, "U-u-u-u-h-h-h, maybe we better come down and meet you."

So Steve Lawrence and I went down to Palo Alto in late March 2001 and had a meeting with them. PayPal's proposal was: you're getting free discount rates, and you're not getting those anymore unless you run all your business through us. We still had our own credit cards, and we were still receiving money through Western Union. But what they meant by "running all your business through us" was not receiving money anymore but instead making all our bookies sign up with PayPal to receive the money — the merchant side of it. We would work out some sort of deal on that.

The free ride was over for Neteller — no more discounts. On top of that, PayPal had also discovered the obvious. Since Neteller was a customer, PayPal already had a built-in online gambling client base. "Yeah," Lefebvre says, "it took them a long time to figure that out."

PayPal gave Neteller three choices. Option one: PayPal does the accumulating exclusively in its partnership with Neteller. Option two: PayPal does some of the acquiring, but not exclusively, and for that right PayPal charges Neteller a preferred rate, like two percent. And option three: PayPal and Neteller aren't partners, and Neteller gets dinged 3.25 percent, the top rate, for using PayPal's system. "In other words, Lefebvre said, "the third alternative is you can tell us to go fuck ourselves and we can go toe to toe with you."

For months PayPal had let Neteller make an excellent return right under its nose. That was no longer on. PayPal also caught on to something even more tantalizing: the glory of the "churn." By making terms as attractive as possible for bookies, Neteller found it could keep

a customer's money in the system, betting over and over and over. PayPal finally understood that over half of every dollar in a Neteller account would eventually go to Neteller. Eyes opened wide, PayPal executives wanted in on that action.

There wasn't much Lefebvre and Lawrence could do. Their initial reaction was, "Geez, don't be so hasty," but their gambit was over. Compared to PayPal their company was puny, about as puny as their market share would be once PayPal, one of the burgeoning internet age's few instantly recognizable brand names, moved into its territory. It might even be game over for Lawrence and Lefebvre's brilliant business plan. Neteller was now vulnerable, like a snail flushed out onto the sidewalk after a rainstorm. PayPal could scuff it into the ground. Maybe it ought to cooperate. Lefebvre recalls, "We said, 'Well, listen, this is all very interesting. We're honored that you'd consider doing business with us. We're going to go and sharpen up our pencils and see where we feel we should be landing with you.'"

And then the two Neteller cofounders left PayPal headquarters and grabbed a cab. About five minutes into the twenty-mile ride from Palo Alto to San Francisco International, they started talking about the deal on the table. Lefebvre recounts the conversation:

"What do you think?" asked Lefebvre.

"I don't think we need those guys," replied Lawrence.

"Really, do you think we can get credit card transfers?"

"Yeah, and we're getting really close on EFT, too, so …"

"You know what, if we work with them as partners they're going to control us and try to tell us what we can do, what we can't do. It's us completely giving up our autonomy. Why wouldn't they just use us to learn the system and then just kick us the fuck out and take over? They've got all the same infrastructure we've got. We would be lambs to the slaughter if we did any business with these guys — they're setting us up!"

Lawrence didn't interrupt Lefebvre's rant.

"We're getting really close to football season," he continued, "so if we're gonna dump 'em, let's dump 'em right now so we can get used to running without them. Once football season starts we'll be used to running without 'em."

"Yup," said Neteller's CEO, "that's what we should do."

Lefebvre concludes, "So we phone Calgary and Steve says to Glav, 'Take PayPal off our site. Send out messages to all your PayPal guys, tell them to get their money into Neteller because we're taking PayPal off our site by tomorrow.'"

Glavine started to freak. What about the numbers? Guys, they don't lie. Glavine knew how much of Neteller's business went through PayPal — ninety-five percent. It sounded like financial hara-kiri to

him. Glavine recalls the scary moment:

Like, we'd just gotten our own ACH working. After PayPal's initial three-day shutdown I spent a week searching to see if we could do it ourselves. I didn't want to be beholden to these guys. I found a guy in California who said he would do it. After three or four months of programming and setting up the system, we started our own ACH. It was working, but it was slow. It was maybe two or three percent of our business at the time.

And so Steve is saying, "We've got to shut PayPal down." I'm like, "Steve, I don't think this is the time to do it." All Steve says is "Is our ACH working?" I say, "Yeah, it's working pretty good." And he says, "Then turn it off."

I go on the website and block out the PayPal deposit option, upload the page, and that was the end of PayPal. Our deposits dropped ninety percent instantly.

It was a gutsy call, but Lawrence was right. A bunch of customers did as they were told and sent money. Neteller disconnected PayPal, and the company was on its own.

"The next morning PayPal phones," says Lefebvre. "They say, 'What are you doing?' And we say, 'Well, we've made our election. Good luck to you."

Glavine was impressed by Lawrence's acumen: "Within three weeks or so we were right back where we were."

PayPal's response was swift, aggressively moving into Neteller's market. It recruited and sent out dozens of sales personnel to travel the globe and wine and dine both current and potential B2B customers. They campaigned hard and scooped up business. They had direct contact with all the merchants and had huge market penetration, around fourteen million members. Neteller had around two hundred thousand members, 1.4 percent of PayPal's. Neteller estimated that PayPal was getting ten times the business, but the smaller company still had one aspect in its favor: Because of the months of free funding courtesy of PayPal, Neteller had cash flow. "By then," says Lefebvre, "we had something like a million a month running through the system."

Despite being a small company, now without the protective PayPal exoskeleton, the Neteller business model held. The customer base did not shrink; in fact, it grew at much the same rate as before, this time not at the mercy of another company. Lawrence had vaporized PayPal's ability to pull the plug on Neteller's transactions on a whim.

But the rivalry was worrisome. Neteller had gotten into the game early, which was good. It had solved its money transfer bottleneck before expiring, which was good (and perhaps lucky). But now it was

going to get royally clocked by this formidable brand name, which wasn't good at all. Just stomped on over and over. And yet the strange thing was, yeah, sure, PayPal might have been way, way, way bigger than Neteller ever would be — the ape and the ant — but at this point it was beginning to dawn on Lawrence, Lefebvre, et al. that, like, who cares? The industry was growing like an out-of-control California bushfire.

So that's the way it went from August 2000 into April 2001, from investor's cash to near-death to stealth success to getting caught out to going it alone. Lefebvre would soon be leaving the Keg office to set up a satellite in San José, Costa Rica, and talk up bookies and build market share. Lawrence would lease back to Neteller some of his own office space, one of the bays of the Midnapore property he owned way down in the south end. A flooring company had moved out, freeing up retail space. In summer 2001, the company pulled a midnight move out of the Keg building. This period marked another change for the company, says Lefebvre. "It was during the Midnapore era that we began to explore going public."

It was also during this period, when the money began to roll in, that the two cofounders decided to increase their salaries, by two and a half times, to $5,000 per month. It still wasn't much, but to Lefebvre, a guy in his late forties who only a couple of years earlier had been bumming around playing music at CTrain stops, an annual salary of sixty grand — and no law practice — was nirvana.

As the company expanded through 2001, the brain trust needed to think big — beyond Calgary, beyond national borders. "We discovered we weren't going to be able do it in Canada," says Lefebvre. "The investment bankers ask, 'Is this entirely legal?' And then they ask, 'Can you get us an opinion?' And we reply, 'Uh …' It became evident that if we were going to go public we were going to need to do it in a gaming-friendly jurisdiction."

Before long, Lawrence ran out of room in the Midnapore bay and had to lease space from the office building across the street. "We'd be running back and forth," Glavine says, "from the car wash to the other building and back to the car wash."

The cool downtown loft-space office was gone, and the surf-and-turf era was over. Now they were worker bees in strip-mall hell, twelve miles from the heart of the city, living on Wendy's and Mickey D's in suburbia.

VIII (2001–03)

Meat Loaf with the Man Purse

On April 25, 2001, Lefebvre moved to Costa Rica to set up a Neteller B2B shop. He and Lawrence decided his job would be to meet and greet the sports-book people and convince them Neteller's model could revolutionize their business by making them more money and losing them a lot less. But he required experienced help, so a few lucky ones from the Keg office inner circle got to go with him.

"So, Mer, want to move to the Caribbean?"

"Ha-ha … When and where?"

The buzz had been going around the office. Exotic destinations — way more exotic than Calgary in the wintertime — were gossiped about, places such as Jamaica, Antigua, Costa Rica. Was it only one place Neteller was setting up? Was it more than one? Who was going? Was anyone really going? The rumors were kicked back and forth in the hacky sack zone. "They decided to go to Costa Rica because Steve already knew about it," says Glesby.

There were other reasons. One cliché that is sometimes trotted out to describe Costa Rica is that it's the Switzerland of Central America: it's got alpine forest, it's a neutral country, it has no military presence, and, yes, it's a bit soulless. Sure, it has issues — the environmental consciousness of many of its citizens seems to be stuck in the *Mad Men* era, for instance, and small-time crime is rampant (if you don't lock it down, it'll be gone). But it has a stable government that allows legal gambling and legal prostitution to flourish. A real tourist draw, you might say, for older male Americans. More pointedly, while close to the United States, it remains outside its jurisdiction. You can fly from Houston to San José, the capital, in three hours. And maybe it's because San José has the Hotel Del Rey.

Lawrence could have followed the path of the World Sports Exchange (WSEX), which was created in Antigua and run by a couple of American ex-stockbrokers who wanted to set up a sports gambling business. He could have planted Neteller in Antigua, which chose to view gambling as a legal activity before Costa Rica did. But by this point Costa Rica was gaming central — roughly one-third to half of all gaming companies operated there, according to Lefebvre. A big part of Neteller's business became meeting new merchant clients to cajole them into becoming part of its system. "One of the big concerns in the industry was using money transferers who could grab the money and run," says Lefebvre. "In any given month, those guys might be holding several million dollars on Visa or MasterCard or Western Union, until they settle. If they start using money transferers who aren't reliable,

even if you settled with them weekly you've still got a whole week of receipts that you could beat them for."

That suspicion was a natural barrier to entry into the market, but Neteller found a way around it. Lefebvre says, "We had the confidence of all of the people we worked for because we were approaching it professionally and responsibly. The thing that made us golden in the industry was we never, ever, paid a dime short or a minute late. Having a presence in Costa Rica, where people could walk over and actually see you, enhanced that."

Another factor that made Costa Rica so attractive was the relatively tax-free situation. "We set up a Costa Rican company, and there were some Bahamian companies involved," says Lefebvre. "We were experimenting with running our profit center not in Canada, trying to avoid paying Canadian taxes."

Online gaming was big business in Costa Rica, but gambling itself was a gray area. It wasn't exactly legal, but it wasn't exactly illegal. Lefebvre explains,

Blue Marlin, for instance, was an online gaming site that had a bricks-and-mortar site called the Hotel Del Rey in San José. It was world famous because you could gamble there, and they had a live sports book there. The thing that distinguished it was that on any given night there were two hundred to three hundred prostitutes wandering among the gamblers.

You can gamble at the Del Rey, but you can't call it gambling. In roulette, you throw a ball into a wheel and the wheel spins and you get one to thirty-five red and one to thirty-five black. And then there are the two green ones that put all the odds in favor of the house. Well, roulette is illegal in Costa Rica, so what they do is they have these bingo-ball tumblers and each of the Ping-Pong balls inside the tumbler has exactly the same markings as a roulette wheel would have. You're playing bingo but Costa Rican bingo goes exactly like roulette. You bet money exactly like roulette and you win money exactly like roulette, and you take money home or lose it exactly like roulette — but it ain't roulette. Blackjack is called rummy, and the difference is that if you get three of a kind you get rummy, and that's a big payout. And that's what proves it's not blackjack.

At one point, the Costa Ricans decided they had to get heavy with sports books, because they had to show the Americans they were getting heavy about sports books, and so they went around and shut down all of the bricks-and-mortar sports books. So the Blue Marlin, with its rummy and its bingo and its prostitutes, had its sports desk shut down in a police raid. Why did they shut it down? Because it's illegal. But internet gaming, of course, wasn't shut down. Why? Because the internet gaming sector probably hired fifteen thousand

people in San José to do customer service.

When Costa Rica decided to perform this Kabuki for the U.S., Neteller wasn't even considered a gambling or even a gambling-associated company. Lefebvre says,

At one point, Banco Nacional de Costa Rica [BNCR] decided it would no longer operate accounts for gaming businesses, and so all of the gaming businesses had to shut down their BNCR accounts and open up accounts with private banks — which cost them one day of lining up in the bank, basically. That was all the inconvenience that was dealt to them. I went to Banco Nacional, where we operated accounts freely, and asked them, "We're not a gaming company but our whole business comes from gaming companies, so do you have a problem with our business?" They said, "No, no, no, no!" Eventually, merchants started opening Banco Nacional accounts so Neteller would be able to settle up faster every Monday. It was all pretty funny.

Lefebvre estimates it took him three months to get the San José Neteller branch fully operational. He says,

It's frustrating. Costa Rica is a terrible place to do business. ICE [Instituto Costarricense de Electricidad], Costa Rica's telephone company, you go in there and pick a number to get an appointment to set up a telephone business. Then you wait all day with your number in a room full of people sitting in chairs. It gets to four o'clock and they say, "Sorry, we're finished, come back tomorrow." Then you have to come back the next day and take a new number. So you wind up having to get there an hour before it opens in the morning to be first in line. They do actually serve at least one person, and there's more than one wicket.

People down there, they try to negotiate themselves into a position where they don't have to do any more work for you. They'll say they can't do anything more for you until you have *uno, dos, tres, cuatro más cositas*.

And the lawyers are complete liars. They take money from you and then they don't do anything. They'll say, "Well, I'm having some difficulties." What they mean is, "I'm having some difficulty doing anything at all except taking your money."

Another reason for Neteller to set up shop in Costa Rica was the cheap labor. Lefebvre and Lawrence realized they needed to grow the company — and fast. They needed more employees on the phones helping customers work through their issues, and more shift workers. The brute arithmetic was that Canadians cost fourteen bucks an hour and Costa Ricans cost three. So Lefebvre hired a bunch of locals to work the phones. Some worked hard and stayed with the company; some didn't. According to Lefebvre, "Many Costa Ricans did the least possible they had to and not get fired. We probably had to have two

more people than we needed just to make up for the downtime. But even with all the fucking around they still did some actual work."

Sometimes the work-avoidance irritants went into scary comedy territory. Lefebvre says,

One guy, José, was sending back and forth messages about the Beloved Leader, about when the plane comes down in the farm field and we all leave to go to heaven. It was weird, halfway between Jim Jones and some paramilitary thing — or just a drug deal.

Fortunately, around this time we had a keystroke program installed. Some guys were burning up tens of thousands of our dollars of telephone time talking to their friends all over the world — we didn't have many customers in El Salvador, for example. They didn't realize we had the capacity to see that they were on the phone for two hours, five nights a week, with somebody in Nicaragua while they should have been working. Or they were surfing the internet, or downloading viruses onto our computers — we had to take control.

That's how we learned that José was operating this clandestine undertaking from one of our computer stations. Then, late one night, he brought a woman to the office. All of the people doing telephone customer service were sitting in a room at about a dozen stations. I had an office just off to the side, which was sort of private. I could close the door. And José brought a woman up and took her into my office, for about an hour, and then she left. Then José went back to work. He later insisted that it was his wife.

José's justification was funny, as though he didn't see anything wrong with taking a woman into the boss's office for a rendezvous so long as it was his wife. But no matter, Lefebvre knew he had the guy, because people in the office had seen the woman. He explains,

We were able to insist to José that he bring his wife around to meet us. He was busted. So he was fired without us having to mention that we had him on a keystroke program doing a drug deal. When you get information on a guy, you've got to be careful because, first of all, you don't know what he's doing, and second, you don't know what's going to happen to you if he finds out that you found out that he's doing something.

We were fortunate to be savvy enough not to blow that one.

* * *

When Lefebvre arrived in San José in April 2001, he stayed at the Hotel Parque del Lago, located on Paseo Colón, San José. He oriented himself a bit and looked around for office digs, not to mention a more permanent residence, and then sent for Glesby. She arrived about a

month later, on May 2, two weeks short of her twenty-fourth birthday. Then Lefebvre called for Eltom.

Eltom had given notice at his apartment and then moved out, but then everything stalled — he couldn't fly down to San José because there was no place for him to work. Lefebvre and Glesby were still scrambling around trying to find office space — any office space. He had to wait about a month. He was given $500 in spending money. He went through that. His stuff remained mostly packed as he slept on various couches, just waiting for the word. He stayed in a hotel or two, waiting. It was like absurdist humor, but also frustrating.

Finally, Eltom boarded a plane, his first-ever flight. Lefebvre and Glesby had it sorted: he would work out of an internet café (now a strip club) and Glesby the pizza joint while Lefebvre kept searching for permanent digs. Neteller offered the internet café owner a deal: give us one computer station full-time, all the time, and we'll pay you the full freight by the hour. The guy wouldn't go for guaranteed income. They couldn't believe it but kept working him over. Eventually he relented, but he still could not see the advantage to his business. To him, if Neteller was occupying one station all the time, how was anyone else going to able to use it? Eltom called this Three Stooges logic "CR madness." To him, working in San José was like working at a carnival. When he wanted to smoke, he wouldn't light up inside — he'd go outside and sit on the steps. Inevitably, cops would swing by to hassle him. To them, you don't do that. You must be up to no good. It was befuddling.

Eltom eventually learned enough Spanish to get by. He learned it in the most natural circumstance possible for a young man: trying to pick up beautiful Costa Rican women. "Some people take lessons. I figured, what more motivation do I need?"

For three or four months straight, it was Glesby and Lefebvre during the day and Eltom from 3 or 4 p.m. until 2 a.m. Lefebvre also put an *anuncios*, classified ad, in the weekly English-language *Tico Times* to hire bilingual staff for a call center. His Spanish was poor, but he had to get over worrying about this handicap, take control, and find a good space for Neteller.

In its heyday, Costa Rica would have had hundreds of online gambling sites. There were plenty of educated people kicking around who spoke English fairly well, and there was a lot of customer service involved in taking care of all those sites. Costa Rica was fertile ground, an offshore bookie sanctuary the Americans couldn't touch. A lot of young people worked the phones.

"We didn't know it would expand so fast," says Glesby. "The first office we had was more than enough." She handled customer service from nine to five, maybe nine to nine, and helped Lefebvre when she

had spare time. He found her an office on the top of the Dos por Uno Pizza in San Pedro. She worked in the manager/owner's office. "We went to each sports book. Rob was sales, I was accounting, and Steve and John were the owners. We went door to door, a lot of face to face: 'Hi, how are you, we're here, hey, let's do some business.'"

Glesby adds, "First impressions might have been a little shocking, especially the way John is, and the way he looks, which is beautiful but some people, they go, 'Oh, this is the "John"? This is the "Neteller"?' He doesn't look businesslike. No, this is the guy everyone is calling 'Meat Loaf.' That's how they related to him: 'Oh yeah, he's that guy, Meat Loaf with the man purse.' The physique, the hair, plus he's a musician." No one in San José seemed to have seen Jeff Bridges play The Dude in the Coen brothers' 1998 film *The Big Lebowski*—the obvious fictional character to whom Lefebvre would compare.

If you knew what was happening at Neteller, it was difficult not to want to be a part of it. Glavine went down to visit his buddies in summer 2001. He wanted to be with the Costa Rica gang because they seemed to be having a blast. A few days on the ground and he was hooked:

I was talking to all of my friends down there — Meranda, Mel, Rob — and then I'm chatting with them online. They're telling me all this stuff, and I'm thinking, *God, that place is awesome! I gotta find a way to work down there.* So I asked John, "If I came down there would you have an office for me?" He's like, "Yeah, we got a little cubbyhole we could probably stick you in." Then I asked Steve, "Can I take the IT department down to Costa Rica?" It was just two guys then, me and Scotty Morrison. Steve said, "Yeah, go for it, if you can do the same job."

Glavine and Morrison arrived in mid-October 2001 and stayed for about a year. Their office space was essentially a broom closet. But what did they care? Calgary winter was coming and they weren't going to have to deal with it. When the business took off it became more difficult to run IT out of a closet with a fickle internet connection. Glavine explains,

We were doing bigger builds. It was harder to do the ACH, and just dealing with people on the phone. I couldn't really hire people down there, and I couldn't bring anybody down from Canada — there was no room. It was time to head back to Calgary and get a serious IT department. Within six months of going back I had ten guys. Within a year I had twenty.

Costa Rica was a lot of partying, but we worked hard. All of us were in the office six, seven days a week. Every once in a while a bunch of us would try to take a weekend off and go to a beach, if there wasn't a big sporting event on. And every night we'd go back to

the house and have some drinks and stuff. We'd have some big parties on the weekend. Johnny'd always have the guitar going.

Glavine lived in the back house of Cecilia Garro Solano's place in Trejos Montealegre, San Rafael de Escazú, about five miles west of San José. Garro owned a small enclave there with two spacious two-thousand-square-foot four-bedroom houses up front, side by side, facing the street, and one three-bedroom home in the back. Garro was his landlady, and Lefebvre's as well. Lefebvre first rented space from her, and then other Neteller employees began moving in.

When Lefebvre arrived in the capital, he called the Parque del Lago home for a good two months. But then he found this rental pad outside the core, in San Rafael, that wasn't another hotel room or a cramped apartment. To make money, Garro had been renting out one side of the duplex and the house in the back. She was born in Costa Rica and was a single mom. She had lived in New York and in Manhattan Beach, Los Angeles, for twenty-five years. She was completely bilingual. She had brought her mom with her to the States, but the matriarch never learned any English. "Her mom was a typical Costa Rican woman," says Lefebvre, "an elderly Catholic lady. She watched mass on TV every day, then one hour of rosary. You could watch this nun sit there and say the rosary and you could say the rosary along with her."

Garro had been a nurse for most of her professional life. She was also a nurse practitioner, a kind of elevated nurse, which meant she could prescribe medication within certain protocols. "She was Latin and appealing in lots of different ways. When I met her I was fifty and she was fifty-seven and beautiful," says Lefebvre. The attraction was physical and immediate. "A crime of opportunity," his buddy Mike Greene later called it. "She was there, and he was there by himself."

Lefebvre lived up front, in one half of the oversized duplex, separated from Garro by a wall but still together. He had good reason to be mesmerized. She was a longhaired brunette with a curvaceous, lithe figure. Certainly she was cougar-like. Age wasn't an issue — she looked a decade younger, and Lefebvre was more than a little smitten, so it happened fast. She became a love interest, first on the down low. She became his fiancée. She became his wife. Then, alas, she became his third ex-wife. But at this point, in summer 2001, everything was hunky-dory.

Glavine and Garro got along exceptionally well: "She was a really nice lady, always great to me, a motherly kind of figure. She helped me with Spanish. She was doing programs in the community, getting clothes to poor people. My mom came down to visit in March 2002 and she just loved Cecilia to death. Every time I went to Costa Rica she'd ask about Cecilia — even after the divorce."

Glesby was there when Lefebvre and Garro first met. She saw instant fireworks. Lefebvre was impressed and made no attempt to hide his attraction. Garro, who was not above painting her face and primping her hair for him, pretended not to notice. She sent out mixed signals. She tried to act like she was above it all, appreciating the attention all the same. As the couple got closer, the Neteller gang wanted to live in San Rafael, too. “Another one of Cecilia’s rentals would come up and one of us would jump at it. We all wanted to live where John was living, because it was so much fun,” says Glesby. She continues,

I had four roommates, $400 rent and a twenty-dollar electricity bill, so it was okay. We went out for dinner. If we bought groceries it was for a purpose — okay, we’re going to John’s place, he’s going to play a few tunes, we’re going to smoke some doobies and just have a relaxing night. Or we’re going to go to Rob and Mel and my place. Or Rodney, Steve, and Karen’s place, when they lived in the back. We made that the party place because then we didn’t have to mess up John and Cecilia’s place. They could leave and go cuddle and be honey-bunny together, because they were at that stage of their relationship, and we could still party there.

Glavine lived in the back with Rodney Thompson and his girlfriend, Karen McGinn, a painter. Thompson had arrived from the Cayman Islands to visit Eltom, who convinced him to inquire about staying on. Eltom sold Lefebvre on Thompson — in what he calls an uncharacteristic moment for him, he said Thompson was the only guy who could be better than him at the gig.

Everyone used to get together at Lefebvre’s and hang out after a long day on the phones: music, often provided by Lefebvre’s guitar and voice, along with some joints and lots of good food and drink — just another relaxing night in San Rafael. The backyard was spacious and beautiful, and many barbecues were thrown. The men did the prepping and cooking while the women stood around and drank and laughed and joked. “Hey, you guys,” they’d tease, “how’s it going in the kitchen?” Eltom and Thompson wouldn’t have had it any other way — both enjoyed cooking and were good at it. Eltom’s special shrimp sauce and his chicken were favorites.

Garro adored mariachi bands, so Lefebvre hired one to serenade her at one of the barbecues, thereby exposing everyone else to its cacophonous charm. She returned the favor, surprising him at his fiftieth birthday party with live mariachi music.

The only sour note was Garro’s pet Akita, Wookie, a mean brute of a hunting dog — sort of a husky on steroids — who attacked a terrified McGinn one night. Scott Morrison grabbed Wookie by the jowls, tugging them apart as far as he could — trying to avoid the

sensation of flesh being punctured and ripped — while everyone else scattered. Wookie kept trying to snap his jaws, snarling and baring his teeth. As claws started to scratch his skin, Morrison decided to fling the crazed dog as far as he could and run for cover. It was left to Lefebvre, much to his chagrin, to convince the dog to enter his cage. Surprisingly, the violent episode subsided, and in Garro's pet went.

Too bad the same couldn't be said for the city's criminal element. Lefebvre was robbed three times in three years and had one close call. One evening it happened at his house. He looked up from reading and there was a stranger rummaging through stuff by the door. Lefebvre recounts: "'The fuck you think you're doing here?' The guy put his hands up and said, '*No tengo nada*!' [I don't have anything!]"

Lefebvre chased him down the street, grabbed him and pulled the shirt over his head — good hockey fight move. He continues, "I'm chasing this guy and I can't help think, *Fuck, what if this guy's got a knife?* And then I'm wrestling with him on the ground, and he's swinging a rock at me, and I'm thinking, *What am I doing? I've just left my gate unlocked and my front door open and what if this guy's not working alone?* So I run back and everything seems to still be there."

One day, shopping at a florist, Lefebvre left his man purse on a hook outside the store and went in. He liked to keep beautiful flowers around the house, and there he could buy an armful of tropicals — birds of paradise, ginger plants, and so on — for a few bucks. Pulling out his wad of cash from his jeans pocket, he dropped some bills and then hopped into his car. About forty-five minutes later, back home, flowers in vases and arranged, he reached for his wallet and realized he'd left behind his ID, his credit cards, and the equivalent of US $7,000 in cash — the biweekly payroll for Neteller's Costa Rica office — in his bag. Lefebvre tried not to freak out as he headed back to the florist, not expecting anything. In San José, if you leave a door unlocked, anything inside will be rifled through, guaranteed. Anything that can be taken will be. Your car, your truck, your house, your garage, your yard — all of it, scoured regularly. Lefebvre was thinking about having to cancel his credit cards and, more daunting, standing in one of those interminable lines to replace his Cédula de Residencia, the ID card he needed to remain in the country. Amazingly, the bag was hanging there, right where he'd left it.

Another time, he wasn't so lucky. Someone pulled a smash-and-grab on his three-year-old Suzuki, and Lefebvre got beat for his tennis gear. He explains, "The guy, a sort of Robin Hood of robbers, returned my driver's license, my passport, my Cédula de Residencia — all of the things that were useless to him but he knew were important to me. One of the things he found in my wallet was my Scotiabank debit card. So he went to my bank and handed over a bag and said, 'This

might belong to a client of yours — I found it in the garbage.'"

* * *

Life in San José was a peach — and then it wasn't. After the courtship phase, Lefebvre's relationship with his fiancée became strained. He began to notice problems that, if he'd only had the eyes to see them, were there all along. The couple married in late November or early December 2002—Lefebvre doesn't remember. Besides, the wedding wasn't the actual wedding. A few months later he and Garro had a civil ceremony to receive the official marriage certificate. Lefebvre says, "Cecilia was withholding the final step in an extortionistic way, to enforce good behavior."

For the December fete, Garro asked a preacher friend to wed them, and the bacchanal lasted a week. Lefebvre flew bunches of Canadian friends into Juan Santamaría International on the Wednesday and Thursday, and the ceremony and dinner were held on the Sunday at the Alta, a trendy hotel that had recently opened in Escazú, in the hills west of San José. Lefebvre recalls, "It had a huge hallway four stories high, and kind of wound down to a restaurant with a big pool. The rooms just cascaded down. It was new but looked like an old castle."

Then the guests all loaded into buses and headed down to the coast to Parque Nacional Antonio, which is where Lefebvre and Garro were building their dream house, right at the edge of the jungle. Lefebvre came up with a name for it — JOKONGLE — an invented word from four root names — JO from Cecilia's son Christien Johnston, who became the marketing director and co-owner of the project once it was finished, well after Lefebvre left; KON from Cecilia's son David Konwiser, who grew up in Manhattan Beach, L.A., became an architect, and returned to Costa Rica to take over the building project after Lefebvre's departure; G from Cecilia Garro; and LE from Lefebvre, who had thrown himself into the design of what was to be an impressive structure, the kind only he could come up with (one of its features was a private "toke deck").

They all stayed at a swank joint, Hotel La Mariposa at Manuel Antonio Beach, and partied there. Lefebvre leased a forty-foot sailboat, and thirty people went on a one-day cruise with haute cuisine on the vessel. That leg of the party lasted a few days before people started to drift away. It was a long celebration, one reason why Lefebvre might have trouble remembering the exact date. Then again, it's Cecilia, and he tends to stare off into the distance when the subject of his third marriage comes up. He has said more than once he's going

to dig out the wedding pictures, they're on an old MacBook, but he never gets around to it. The basic facts are: married around December 1, 2002, in Escazú, Costa Rica; separated October 1, 2004, when Lefebvre fled to his getaway in Malibu, California; divorced March 11, 2010. By then Lefebvre had settled on Salt Spring Island, British Columbia, and Garro and sons had opened their dream house. They called it Punto de Vista, and it is available for private functions such as weddings. Lefebvre grumbles, "Point of View, now there's an original name."

Lefebvre says,

There were complicated things about her. She swore up and down that she would never marry a Latin because he'd fuck around on her, but that she'd marry me because I wasn't a Latin. Then she married me and treated me like I was a Latin trying to get whatever I could wherever I could get it. It was hard to manage because I was actually quite straight and narrow on that score. I had suffered the slings and arrows of betrayal myself and learned that was not a nice way to treat one's fellows. It was a lot easier for me to sleep at night (a) knowing that I was a victim not a perpetrator, and (b) that I shouldn't have any questions to answer at the pearly gates or whatever. It was just a lot easier to live my life in a respectful way. I haven't always been that perfect, but at that time I was pretty perfect.

And I pay a huge price for that, right? At that time there is what, four billion people in the world? You've got to reckon two billion of them are women—1,999,999,999, *that's* the price. For that sacrifice you'd like to be respected and trusted. But it runs deep in their culture. We had a relationship for two years and I was married for a little more than one when I ran. It was going seriously downhill, and we just couldn't talk without it getting worse.

Lefebvre began to suspect Garro was the most narcissistic woman he had ever met. He relates what he thinks is a particularly glaring example: They would agree to go to out to dinner at six, and Lefebvre would be ready to go at the appointed time but Garro wouldn't. At seven, he would still be waiting. No sign of her. At eight, nothing. At nine, still no sign. Finally, three and a half hours later, she would come downstairs. She was ready to go. When Lefebvre complained about her making him wait so long, she would say, "Do you know how many men there are in the world who would be honored to wait three hours for me?"

Lefebvre remembers one other instance he hopes will illustrate his point. He was watching television reports in August 2004 that revealed attendance at the Olympics was down. He said, "Cecilia, why, when we can go anywhere in the world, are we stuck here? Let's go to Athens!" Garro wasn't listening. She was preoccupied with her

camera and complaining about it. Lefebvre suggested she should read the manual. Garro replied, “People who love me do these things for me.” He convinced Cecilia to go to Athens, along with his friends Geoff and Lyn Savage, who watched in dismay as their pal was caught in recurring episodes of *The Bickersons*.

If the relationship was almost done by the wedding, by Athens it was open warfare. Anyone who knows Lefebvre well enough will say the one thing he hates more than anything is bullshit, and he was finding out that his third wife had an inexhaustible supply. The situation was the definition of hopeless, and it drained him. Lefebvre lasted only a couple of months beyond Athens before pressing the eject button.

* * *

No doubt Lefebvre’s personal troubles took a psychological toll on him. How things could go so wrong with his marriage and so right with his company was a bit of conundrum. As for the tolls his company collected every day from online gamblers, there were fewer hitches. Neteller, unhooked from PayPal’s teat, still had a few riddles to solve with the money transfer bottleneck, but it was nowhere near like before. As this fledgling, undercapitalized operation from Canada challenged multinational corporate brands in internet commerce, the focus continued to be on developing its own security measures.

Lefebvre says, “When we started out, the one thing Neteller brought to the table — that was valuable for the internet the world over, not just to gaming — was the fresh view of internet money transfer security. Essentially what Neteller developed was kind of a club approach to whose money the club will accept. You join the club, you prove yourself, and once you’ve proved yourself to be someone who’s actually interested in using the financial transactions and not just trying to scam people, then we permit you more latitude.”

Neteller began to move vigorously into EFT territory because it was much more efficient than hooking up its system to credit cards, which bookies hated anyway. The company still put gamblers on an initial credit card limit of $250, but the next trust-building move changed: customers couldn’t use their credit cards again until they connected their bank accounts to Neteller’s bank account via EFT, exactly like paying a mortgage or receiving a paycheck deposit. Transactions would then be conducted on a real-time basis.

Neteller verified accounts by using a method borrowed from PayPal. First the customer had to hook up his bank account to Neteller. Within a day or so of the connection, Neteller would deposit

a small amount of money into the customer's bank account. Within another day, Neteller would withdraw an amount that was smaller than the deposit it had made the day before. Then the customer had to give Neteller the details of the transactions. "Say we deposit seventy-five cents," says Lefebvre, "and the day after that we withdraw sixty-two cents. The customer just made thirteen cents, but he has to check his bank account to tell us how much we deposited and how much we withdrew. If he comes up with the right numbers, he's golden and we can go to work. From that point on, people weren't running up their credit card bills."

There was one issue with the new security measure — the forty-eight-hour window. A gambler can move money from his bank account to Neteller's bank account and use it, but it takes up to forty-eight hours for the actual funds to move. Lefebvre explains, "So if we didn't establish some kind of precautionary measure, you could successfully execute a transfer, use the money to make a bet, go down to the bank and withdraw the money, and we could be beat for it." Neteller had to keep all new accounts on a two-day clearance clock. Lefebvre continues,

So now we've got people using EFTs because there's precious little risk there. But there's a two-day wait. So here's one of the genius things of the Neteller business model: after we know you well enough, after you'd done two or three EFT transfers and we know you're serious about what you want to do, we grant you the distinct privilege of using your EFT transfer money immediately — for which we would charge you a nominal service charge of 7.9 percent. So if you deposit $1,000, we would take seventy-nine bucks and you could use $921 immediately. And as things went on, about sixty percent of our transactions were like that. We called that concept InstaCash. We were actually taking a risk on that for those two days, but we found out our risk loss on those two days was low, because someone who's trying to scam you out of money would have had to go through the process of a $250 credit card, a $300 EFT transfer, a $500 EFT transfer, and two $1,000 EFT transfers to get to where he was in a position to beat you for $1,000. It was a long process and generally people didn't do it. They would probably just go to some other website that didn't have as high security and use the old stolen-credit-card-number scam.

So EFT was secure for us. We didn't lose any money on it, and we made 7.9 percent on about sixty percent of the money that was deposited. And that 7.9 percent, it was for a loan of two days. If you annualize 7.9 percent at two days, you get 3.95 percent per day times 365. You're looking at about 1,440 percent per annum.

You see, when we started we charged the bookie three percent when we transferred the money the first time, and we charged the

bookie three percent to transfer it back to you. But after a while we deduced that the wise thing to do was to charge the bookie three percent when you transfer the money to him but allow him to transfer it back to your account for free. This would keep the money in our system rather than encourage the bookie to find other ways to send it back to you.

Our statistics indicated to us that when you put money in your Neteller account and used it to go gaming, on average that money was transferred 3.1 paying times before the money left the system, by you withdrawing it wherever you stood at that point after 3.1 transfers, if you were a winner, or if you stayed even, or if you lost a little bit. If a sport-bet guy won it from you, then it was out of the system, but our experience was that every dollar you put in was transferred 3.1 times before it left the system. It was a good little business model.

Lawrence and Lefebvre were quite pleased with their killer moneymaking concoction. They invited Gordon Herman, the former CEO of Harding Hall & Graburne and the most savvy businessman they knew, to examine their books. After poring over the numbers, he marveled, “Man, you guys really got something by the tail.”

“And we’re going like this to Gord [shrugging, hands up].”

On the inside, it may have been a license to print money, but Neteller’s customers were grateful. The enormous convenience of the service outweighed the usurious fees, and they rarely squawked. “From the player’s point of view,” says Lefebvre, “if he’s using InstaCash he doesn’t have to commit to a bookie until Sunday morning.”

Neteller had executed a radical makeover of the industry, bringing efficiency to internet gaming in general and sports betting in particular. The customer reliably got what he wanted: to gamble secure in the knowledge that his money was right where he had deposited it. Of course, paying a 7.9 percent premium goes against prudent business logic, but Neteller’s customers weren’t prudent. They were risk-takers and they wanted to gamble — now. If that happened to cost a bit more, so what?

Meanwhile, bookies fell for Neteller’s business model. They didn’t care about getting dinged for three percent per transaction every time because it was way better than incurring the bad debt in the pre-Neteller model. In the dark ages, a few months back, some months they were being defrauded for six percent when their profit figure was five percent. There was a lot of turnover.

Lefebvre says, “The truth is, a lot of those guys were actually gamblers themselves. This made it doubly perilous for an internet bettor. Unless you’re dealing with a long-established professional on a line sports bet site or poker site, you still get a chance of a bookie that

you're betting with losing his shirt on Sunday night and not being able to come clean with you on Monday morning. And you only know the name that the guy gave you as 'Nick Barlow.' You don't really know that his name was Brad Nelson. It's called a beard."

Nick Barlow was real enough. He was one of the bookies Lawrence met originally in Costa Rica. Lefebvre caught up with him, and they did business together. Barlow became concerned for Lefebvre, who tended to carry around a lot of money, and tried to educate him in the art of protecting himself. Barlow carried a gun at all times and advised Lefebvre to do the same. Lefebvre recalls:

He's from California or Phoenix, or like a well-dressed college jockstrap from Colorado. He wasn't really that heavy himself, but he didn't mind hanging out with heavy guys.

I was sitting in my office in Costa Rica, explaining to Nick a difficulty, how I stopped paying people with checks. I had a hard time doing my own signature — it kept changing. So I just started going to the bank every two weeks and getting a pocketful of cash, $7,000, and bringing it back across twenty blocks of downtown San José.

One American dollar is worth about 500 colones, so a rolled-up wad of $7,000 looks like a wheel of Camembert cheese. Lefebvre carried his wheel of fortune in his tan leather knapsack, "sort of a bronze-y looking canvas with a blackness on it. Anybody in the bank could have phoned anybody they wanted and said, 'Dude, the guy with the yellow knapsack's carrying.' Right?"

"You gotta get one of these," Barlow advised at the time, pulling out a gun from his underarm holster. He put it on the table.

Lefebvre continues, "I was sitting on the other side of my desk. It was a snub-nose gun that had a barrel on the front — he could roll the chamber. Then Nick pulled out a bullet about the size of the first knuckle on my little finger — a real, old-fashioned, brass bullet."

"I can fix you up with one of these," Barlow told him.

"I don't know, Nick. I've never seen one of those up close before."

"What kind you want?"

"Nick, if I pulled one out I'd likely get shot with it. It's not just about having a gun—"

"Well, if you ever change your mind."

To Barlow, this behavior was normal. In this business, you had to protect yourself.

"Nick, I'll let you know."

Lefebvre either didn't worry or didn't act like he was worried about the shadier aspects of his business. He was a large man and could be intimidating when he wanted to be. That was one thing. The other was a kind of evangelical fervor built into his company to modify and modernize the behavior of people in his industry.

Providing transactional security for bookies was crucial.

Lefebvre says,

The convenience Neteller brought for the bookie was security for his money. When we were pitching to merchants, as we called them, our pitch was: "A Neteller dollar is a good dollar every time and we guarantee it." So we were able to walk into a bookie's office and say, "How's your bad debt situation?"

They'd say, "Fuck, it's terrible."

And we'd say, "Say goodbye to bad debt and say hello to Neteller." At first they were skeptical. Bookies were reluctant about something like Neteller because they considered the bettor to be their property. They'd say, "If we sign up with Neteller, that's the same as introducing the bettors to all the other websites."

We'd say, "Oh yeah? And how's your bad debt ratio doing? Are you finding it worth it to keep all those customers who steal from you? Hee-hee-hee." They came to see we were right and said, "That's pretty good — you're on."

The simpatico arrangement emerged over a two-year period. Websites began to push Neteller on bettors, and bettors began to push Neteller to websites. Lefebvre explains, "Merchants would say, 'We don't take customers — we only take Neteller.' We never even had to advertise."

* * *

Lefebvre and his young gang were down in Costa Rica, building Neteller's customer service relations with bookies and casinos. PayPal was still killing Neteller with market share, hogging eighty-five percent of the traffic. No one thought that was too big a deal so long as Neteller kept growing. The guys running the little upstart weren't happy about PayPal's dominance, but what were they supposed to do about it? If they had stuck it out with PayPal, the Neteller brand would either have become a subsidiary or been eradicated. They were stuck with the leftovers, and they could live with that.

But then things started to shift. The first thing wasn't a thing, but a guy. New York State Attorney General Eliot Spitzer decided to take a run at online gambling in his jurisdiction. Spitzer's new millennium modus operandi was not so much Eliot Ness — style shakedown as common-sense persuasion. Respectable banks had been allowing gambling transactions to proceed, and they had collected a lot of money in transfer fees for doing so. Spitzer could let bygones be bygones, but things had to change, so he started to reason with executives. He warned Citibank that he would get an injunction

against the company for processing gambling transactions. He told *Newsweek* he would give Citibank "a black eye," and did they really want that for a public image? Citibank blinked. It coughed up $100,000. Then it donated $400,000 for the rehabilitation of gambling addicts. Spitzer wrote it on the wall, and Discover, MBNA, and American Express — while they all loved the easy revenue from processing fees — saw the hint and vacated the market.

If the executives who ran the company being targeted decided to fight the fine, Spitzer unleashed the dogs and a full investigation ensued. Getting charged with money laundering and racketeering — nobody needed that hassle. Spitzer modified corporate behavior and filled government coffers with the proceeds of the allegedly illegal activity. It was one way of battling white-collar crime, and at the time seemed novel.

Lefebvre says, "Spitzer took a run at PayPal. It ended in a settlement with the State of New York saying, 'We'll pay you $2 million and we will no longer transfer for New York IP addresses.' So PayPal left New York. We had New York all to ourselves. Spitzer didn't ask us to stop."

Thanks to Spitzer, Neteller's business received a nice bump. While Spitzer was harassing PayPal to stop accepting money transactions involving gambling bets on the internet, PayPal was planning to go public, and the Securities and Exchange Commission (SEC) told the company it had six months to get out of gambling. In other words, the commission let PayPal milk the cash cow for half a year, but then it was game over. And then eBay came along. "Everybody thought the SEC ruling was good enough," says Lefebvre, "and then eBay began negotiations to take over PayPal and said, 'We have no interest in the gambling trade, so PayPal: stop it.'"

When PayPal became a subsidiary of eBay in October 2002, it agreed to wind down any online transactions having to do with gambling, which, in the first half of 2002, amounted to eight percent of its business, or $8.2 million. One year later, eBay paid a $10-million fine for PayPal allegedly transmitting funds to aid offshore gambling in violation of American law between 2000 and 2002.

Neteller, being the next-biggest brand in that market, picked up the slack. It was an astonishing move that required no movement at all — less Sun Tzu, more Bodhidharma, and it decisively changed the fate of the smaller company. Two armies are on a battlefield, and the one that is ten times larger, looking to annihilate the other, suddenly flees. It was like Spartacus versus the Roman Empire in reverse.

"There was some jubilation," Lefebvre recalls, trying to remember the peculiar combination of deep puzzlement and elation in early 2003. "Neteller was: 'Hey, you mean we don't even have to fight for

it?!' That's when the business exploded. There was also a tremendous amount of anxiousness because PayPal went home for a good reason—*because they were going to get charged*. So, yeah, I've got millions, but it was always tempered by that 'but' side of it, right? I've got the cash *but* we still weren't really sure about how much the cash cost us."

Lefebvre lets out a mordant laugh. "And we're still not."

He continues, "Our business took off. Huge. It went from good to massive. You know, we thought it was a big deal when we got one million in business, period. And then it was a big deal when we were getting one million a month. We thought that was *really* a big deal. By 2007 we were tracking for fourteen billion a year — over a billion a month. It was the gift that kept on giving, and we just ran with it."

* * *

Neteller's e-wallet system was recognized by bookies as superior, and now it had little competition in the money transfer field. With its credibility established, market penetration deepened by the week. Lefebvre explains,

The only impetus bookies had to go with another provider was price, but when you're jacking the guy down on price you're jacking him that much closer to being a failure. There are only two incentives from the bookie side. One is to spread the risk, so if one company does fail you've only lost half your money. The other one is to put you in a position so that you can bargain your transfer rate down. Some guys tried and some guys succeeded at it, but they only got, at the biggest, to four percent of our penetration.

And that's because we there was really no reason for anyone to go anywhere else — especially to someone who was trying to get market share by offering lower rates, which amounts to getting market share by making yourself more risky.

These other companies included OnePay and FirePay and later on E-Cashworld and WorldPay. Most of these companies will not offer their services to gamblers in the U.S. because the DOJ has made the market — the world's largest — inhospitable not only to gambling sites but to e-wallet companies servicing the gambling market.

With Neteller in such a good financial position, Lawrence began to look at other forms of electronic moneymaking. He looked at the so-called credit card accumulators and wondered if Neteller could beat them at their own game of lending out money to hapless customers who needed cash fast at usurious rates. Companies like FirePay and CCBill made it their business to lend out their relationships with Visa and MasterCard for a hefty fee. Porn sites tended to be its type of

customers. The reason the rates were so high — nine percent, ten percent — was the credit card companies charged FirePay rates in the 3.5 to 4 percent range, so it needed to take its own profit. The money was in the transaction fees in this corner of the business as well, almost like a surcharge on so-called vice activities.

Lefebvre says,

At one point, we went into competition with all of those accumulators with a business called ProBilling, which did the same thing. We allowed our credit card facility out to the people for an increased rate. And one of the things we decided to do with ProBilling was price-compete on credit card accumulation fees, which were roughly around 9.5 percent in those days. We set it around 7.9 percent.

So then we started getting calls from CCBill and some other guys, saying, "What the fuck are you guys doing?" We said, "Free country. We're just competing — got a problem?" They said, "No, *you* got a problem!" We get up the next morning, and Neteller and ProBilling logos appear on about fifteen kiddie porn sites. How dirty can you get? And we said, "Uh, okay," and backed away. We don't know if they really appeared on kiddie sites, but what they sent us was links that sent us pages that looked like kiddie porn sites with Neteller logos all over them. They could have made them up, but we got the point. They weren't above using the real ones. It was the frontier out there then.

It didn't really matter that Lawrence's schemes to diversify the business, plausible in principle, went nowhere. The real cash cow, Neteller, had udders gushing milk in every direction. Milk the cash cow, ride the pony, the roller coaster is all downhill, baby, so hold on and mix all the metaphors you want. The laws of physics have been breached. What goes up must go up.

IX (2003–05)

Let the Good Times Roll … and Roll

After Lefebvre arrived in Costa Rica, Neteller moved into a different phase of growth, what he calls the "professional era." Gordon Herman joined Neteller in September 2002, taking the position of chief operating officer (COO). A smart, experienced corporate businessman and a guy they had known for several years, Herman had a reputation for turning around, fixing up, or tuning up companies. He was well educated in business administration, receiving his bachelor's from Brigham Young University in 1980 and his master's from the University of Notre Dame in 1984. Herman had been president of General Electric Capital Leasing Inc., a division of General Electric. He had also been chairman of Madison Companies, a Canadian public company, and managing director of Chell.com, an application services provider based in Calgary. And, of course, he had been president of the insurance company Harding Hall & Graburne, which was where he and Lefebvre met in 1995.

Lawrence's plan was for Herman to eventually replace him as CEO. But after attending a few important business meetings as COO, Herman increasingly felt like he needed more clout — people would take the meetings more seriously, he thought, if they were dealing with the top guy — and argued for a faster timetable. Lawrence agreed and appointed Herman CEO ahead of schedule, in February 2003. (When it came time for the public offering, in 2004, Herman was both president and CEO.)

Herman knew what he was doing. The company's monthly revenues shot from $866,000 in September 2002, when he joined, to $4.335 million in December 2003, ten months after he had taken over as CEO. Neteller had 685,945 member accounts as of March 1, 2004, growing at a rate of 1,600 accounts per day. North Americans held eighty-eight percent of those accounts. About 1,250 merchants had signed up to use the Neteller system, and the growth rate in that department was about thirty merchants per month.

When Herman took over, Lawrence moved to being president, a responsibility recently vacated by Lefebvre, and also assumed the duty of chairman of the board. Both Lefebvre and Lawrence knew Herman was the right guy to transform Neteller from a Canadian company based in Calgary to an Isle of Man company with an IT office in Calgary.

In the meantime, Neteller outgrew its Midnapore operations in south Calgary. There were only so many spaces for lease, and it was getting chaotic. Herman landed the old Servpro building on Fortieth

Avenue NE and moved the company there — eighteen miles north of Midnapore (on the bright side, it was only four or five miles from downtown). The Servpro building was part of Greenview Industrial Park, an industrial zone in a four-block span between Centre Street and Edmonton Trail, where the old Sunset Drive-In used to be. Once Neteller moved in, it took over the entire building, floor by floor, building one section, moving up, building the next section, moving up. The underground space was gutted and turned into a parking lot. By 2003, there were over five hundred people working there, many of whom were running security checks, grooming accounts, and helping customers. Neteller was on fire.

Herman managed the growth fine, but it changed the culture of the company just the same. Glavine recalls, "When you have two hundred people, you can't know everybody in the company by name. And we were constantly hiring. There wasn't a day we weren't hiring. You came into work and there were four or five faces you didn't recognize. The next day there were twenty more faces you didn't recognize. So you can't just walk up and say, 'Hey Johnny, can you do this?'"

* * *

Neteller going public would be in the works for a while — the company went public on the London Stock Exchange in April 2004— but already the money had started to flow. Lefebvre recalls,

When I was in Costa Rica it started to come in. First it was $17,000, and I'm sitting back thinking, *Holy fuck! Are you shittin' me?* Take that home to your wife, right? Cecilia's going, "Really?" Then, six weeks later, I bring home another one, and this one's $70,000! And then, six weeks after that, it's $200,000! It went like that in 2001–02. In the year before we went public, the seven of us who began Neteller (Lawrence, Lefebvre, Glavine, Natland, Edmunds, Choy, Ramsay) split $14 million profit. I got, you know, 28.8 percent of that [$4,032,000]. Cash, tax free, in Costa Rica. That was good.

The irony of it all is that it was Garro who'd insisted on a prenup. When they met, Lefebvre had no money but Garro did. She owned property in Manhattan Beach, L.A., worth a million or two, so naturally she wanted to protect it for her children. Once the money started rolling, the prenup held fast, at least until Lefebvre needed to get away from the marriage. Then he succumbed and gave away the Costa Rica property, the possessions, and some money.

A change in attitude toward money, the fluidity of it, didn't happen overnight, but it did happen. Lefebvre illustrates his shift in

thinking with a story about his car:

Before the money really started to come in, I had this Suzuki, a four-wheel drive. San José is in a high valley, with mountains that run along both sides of the city. On the one side there are volcanoes and on the other side there's this cordillera, where we lived. The valley runs for about fifteen miles and is filled with light. So we're driving in the hills, and Cecilia reckons that if we go on this certain road we can just go all the way. Turns out she was walking when she did it, but we kept going. At one point we're driving downhill and the ruts start to get deep, maybe two feet deep. We see that big four-wheel drives have negotiated this by placing dead logs. So we follow, and there is no going back because it starts to rain and it's getting dark. There is only one way, and that's forward. And we get to this point where I'm ninety percent sure we aren't going to make it. So I ask everybody to get out of the car and watch as I try to negotiate this open turn. Then the front corner of the car falls, the car rolls over and I wind up sitting on the ceiling of the passenger side. Cecilia's screaming, and her son Christian comes up and said says, "Are you okay?" For sure that was the end of the car — on its roof, two hundred yards from the end of this rutty road. They have to tow it out on its roof.

It was an attitude development thing. Ever since then, the thinking has been: *Ah well, I was getting sick of that car anyway.*

* * *

Lefebvre managed to keep his head about it, although he sure had a good time spending some of the money. When he did blow a wad it didn't seem to make any difference — none — to his bottom line. When he paid $44,000 for his nieces' clothes, the money replenished itself. When he bought a special numbered-edition Z8 sports car, the money replenished itself. So he bought another one with a lower limited-edition number stamped on it. When he bought an Afghani rug several hundred years old, the money replenished. When he cleared out his closets and donated all the brand names to charity and bought a whole new wardrobe, ho-hum, the money replenished. Even flying anywhere and everywhere on his private jet couldn't stem the flow.

Lefebvre has always had an insouciant air about life and the world — he would rather have a good time than a long time — but then he struck it rich after he'd been around a long time. He wasn't the kid in the candy shop, though many friends still thought he acted like a big kid. That was part of what was so appealing about him. Here he was, in his early fifties, and that was a blessing. Danny Patton puts the thorny issue of how to handle untold wealth when you're the

one holding this way: “Some people with money are reservoirs and just keep it. And some are streams and it flows.” He feels Lefebvre fell into the latter category and believes his pal would never have survived if he had come into his fortune in his twenties.

And it was true: for a rich guy, Lefebvre had been through more than most. He explains, “I was lucky because I had been out on the street enough. I’d been a gardener to pay for my life. I’d been in jail — being a con helped. I had a strong sense that these guys who thought they were big shots because they came into money were just idiots. If that was the measure of their big-shot-ness, they were nothing. I had that firmly before my mind through the whole thing.”

Lefebvre is referring to some of the kings of the gambling industry, guys who traveled with entourages and personal bodyguards in limousines — rogue principalities traveling from casino town to party town. “They actually thought they were cool because they had money,” Lefebvre says of the caricatures he met. “And that’s okay, because most of the people around them thought that too: ‘Hey, you’re *really cool* because you have money.’”

Then again, there were also the civilized business guys, such as Anurag Dikshit, who looked and traveled like the new digital executive he was — no mafioso airs for him. Dikshit graduated from the Indian Institue of Technology in Delhi, India, and was in his mid-twenties when Ruth Parasol hired him to be PartyGaming’s group operations director in 1997. He played an integral role in launching PartyPoker.com in 2001. The DOJ came after him, too — not for money laundering but for violating the Wire Act. In 2008, he pled guilty in the same manner as Lawrence and Lefebvre, telling the justice system, yes, he now believed he had broken the law. In 2010, he was forced to forfeit to Uncle Sam $300 million of his billion (or billions) in restitution — but U.S. District Judge Jed Rakoff did not send him to jail.

* * *

As Neteller grew into a much larger concern, run by Herman, a more button-down business guy, it still had a party reputation to live up to. Colin Bush, who worked security detail, was notorious in this regard. He was once thrown out of a Neteller Christmas party at the Fairmont Chateau Lake Louise — before the party started. Neteller had rented nearly an entire wing of the hotel for the occasion, a massive fete on a Saturday night. Bush had arrived early, on Friday afternoon. To kill time, he started shooting pool in the basement pub. After a while, overly refreshed, he became testy and threw a pool cue.

That was all it took. Steve Glavine and Bob Edmunds, meanwhile, were driving up from Calgary the next afternoon. They were looking forward to the bash because, Glavine says, “Our Christmas parties were epic.” When they arrived they couldn’t find their partner in good times, Colin. They asked around, “Where’s Bushy?”

“Oh, he’s down in town because he’s not allowed in the hotel.” So Bush missed hotshot Canadian blues-rock guitarist Colin James, who headlined the party. Glavine recalls a few other epics, such as an office party at the Vintage Chophouse in Calgary: “Johnny’s on stage and Gord’s playing, and Bruce. We’d given everybody two or three drink tickets for the night, and it was getting to be around ten or eleven. Everybody’s out of tickets and having to buy pricey drinks. So Johnny stands up, grabs the microphone and says, ‘This is a free concert!’ He picked up the bar tab for the rest of the night. Things got out of hand. The shots started flying. Yeah, that was a good one.”

* * *

Lefebvre was all for a good party — always — but he also wanted to help. He began to realize he could have a great time seeing the world while being generous to the less fortunate. It was partying, in a sense, but it also had a sense of purpose, almost a higher order to it. He wanted to change things for the better.

In November 2004, Lefebvre, freshly minted resident of Malibu, California, flew to Tuscany for a boys’ weekend with some buddies. The planned bacchanal went awry when one of the buds, because of a miscommunication, brought his young children with him. The weekend never threatened to become a case of what happens in Toscana stays in Toscana.

After Italy, Lefebvre flew six hundred miles north to Frankfurt to start another kind of party. He met his old buddy Jim Hoggan; Hoggan’s wife, Enid Marion; and Geoff Savage. The purpose of the Frankfurt rendezvous was to launch a trip to Bhutan — a trip Lefebvre was financing with four first-class tickets to India, five thousand miles away (approximate cost: $60,000). Lefebvre was looking for more ways to invest in good-works projects, and Hoggan was helping him direct more of his fortune.

Sometime after the Calgary drug raid of 1969, Hoggan departed for the West Coast, eventually entering law school at the University of Victoria around the time Lefebvre was enrolled at the University of Calgary. The two kept in touch through Jim’s brother Joe, who was a social-connector type. He made sure everyone reconvened at least every couple of years, snowboarding at Whistler, for instance, or

reminding Lefebvre and Bergman to stop in Vancouver en route to India in 1990.

For Hoggan, the lifelong bond with Lefebvre had formed because of their shared interest in the drug culture — LSD, other psychedelics, and marijuana, never hard drugs. That interest lasted but a year. Hoggan was lucky enough not to have been arrested, but things changed for him anyway. “After the bust, the whole thing just stopped,” Hoggan says. “I don’t know why. I maybe smoked dope once in a while.”

Lefebvre thinks he and Hoggan represented the two sides of the hippie dream. “He’s the political activist, and I’m the mystical hedonist, whatever that is. Put the two together and we’re fulfilling the dream we had when we were kids. It’s kind of like Hesse’s characters, Narcissus and Goldmund. One of them is doing it as the monk and the other’s doing it out in the world, fortunate not to have picked up the plague yet.”

The double portrait is apropos to a point, but the Lefebvre-Hoggan relationship is not quite as neat as the one Hesse’s 1930 novel delineates. When Lefebvre came into his money, “mystical hedonist” might have been the appropriate moniker. But pleasure-seeking and navel-gazing only got him so far before he reached his limit. He wanted new horizons, and the two of them went to work to raise eco-consciousness out of Vancouver. Hoggan introduced Lefebvre to David Suzuki, for instance, and to the Dalai Lama’s right-hand man, Victor Chan. And with Lefebvre’s Neteller earnings, he and Hoggan would create a website designed to aggressively debunk climate-change deniers. And now here they were on another adventure, this time to help protect one of largest areas of biodiversity on the planet.

The quartet flew on Lufthansa direct from Frankfurt to Delhi International Airport and plunged themselves into instant culture shock. Lefebvre and Hoggan had been to India before, so they knew about its extremes. They were booked into the Sheraton. Not five-star, but good enough. The hotel amenities were fine, but when they walked outside they saw people sleeping in the ditch. That was India. Lefebvre’s first job as tour guide was to take everyone to see the Red Fort, the seventeenth-century emperor’s palace, and the Chandni Chowk (moonlit square). The famous market has a wide boulevard and runs two miles east to west to the old town of Delhi. Lefebvre recounts,

On either side there are little roads the size of this rug. The air is filled with electrical wires going everywhere, all stolen electricity. Even so, people were running puny little diesel generators. It’s noisy and people die and when people die the living walk down the street and throw flowers on them. You’re supposed to cry and stop, and

there are snake charmers and people selling and radios blaring. I'd look back and Jim would be going [makes throat-slitting gesture].

You walk to the other end of the Red Fort, which comes to an intersection. You turn right and down the block is a spice market. You hear people coughing, and as you walk into it you start coughing. These guys are sitting on mountains of spice going AAAACHOOOOOOO! AAAGGCHHHHHHA AHHAAA WAAAAHAAAA! Everyone's coughing from the cayenne in the air. You're gagging — the place is not in the open air anymore. There are tunnels and you're walking down and I say to the guy, "No, no, no!" and we turn around and run back. You're seeing lepers and kids that are all slimy and covered in snot and they're trying to touch you.

At the opposite end, away from the Red Fort, at the intersection, was a four-story printing business. The shop ran off pictures of Hindu deities such as Shiva, the auspicious one, and Ganesha, the elephant that rides a mouse. Ganesha's head represents the soul, the most real of all realities a human can experience, while the trunk indicates Om, or cosmic reality. Meanwhile, the body symbolizes corporeal everyday living, the sneezing, coughing, wheezing, physical reactions to the snot and piss and shit that confront us.

Lefebvre recalls, "If you walked up the stairs and acted like you belonged there, everybody let you go, because you're a sahib, right? If you were a bit aggressive, you could get on the roof four stories up. You'd look down the alleyway to see two and a half, three miles of people crowded in. Those tuk-tuks, the three-wheeled rickshaws that have a cab on the back that conveys two people, they're all just honking at each other. Beep-beep! Beep! Beep-beep! Nobody's moving."

The next day, the four travelers flew from Delhi to a town close to the Bhutan border. From India's human congestion they headed toward a country containing only six hundred thousand souls. "People were completely knocked out by how weird India was," says Lefebvre. "The water that ran beside the road was black, like oil. Who knows what was in it? People just throw their shit everywhere; they shit on the street. Then you get to this place where poor Indian people are crushed up against the border, staring into Bhutan."

On the map, from Delhi to a crossover point — Phuentsholing, Bhutan, say — the road runs about nine hundred miles. Near the border, they met their Bhutan contacts from Future Generations, including its president, Daniel Taylor, a self-made visionary who was creating organizational structures to reduce pollution in this densely populated region of the world by changing the way Southeast Asians looked at their major rivers and their environment in general. Lefebvre's party would see the Brahmaputra River, which sweeps out

of Arunachal Pradesh, underneath Bhutan through places like Guwahati and Dhubri, the plains of India, and then swings south to Bangladesh. The Brahmaputra is massive, one of four rivers (along with the Yangtze, Salween, and Mekong) of the project to which Lefebvre contributed money. Hoggan knew Taylor a little. Lefebvre, who had met Taylor just once before, said, "I gave him three or four million bucks."

The area of focus was the southeast quarter of Tibet, officially the prefectures of the Tibet Autonomous Region, China, which was the source of the rivers. Downstream live one billion people, about fifteen percent of the world's population. Referring to Taylor, Lefebvre says,

This cat we were running with figured out how to cajole the Chinese into agreeing to turn this whole corner of the Four Great Rivers area into a conservation project. Coming up to the Olympics, the Chinese were hungry for mechanisms of achieving international esteem, which they couldn't achieve by stopping the pirating of CDs, or human rights violations, or shooting Tibetans in the back for trying to escape to India, or all those things the Chinese have become so adept at. When they were presented with this opportunity to become green, they jumped at it.

The Four Rivers Project is astonishingly huge, the biggest conservation of biodiversity on the planet. Taylor went to the Chinese, and I gave him $400,000 to do it, to propose the Green Long March. Mao Zedong went on the Long March in 1933, and Daniel came up with the idea of the Green Long March for 2008. Now, every year, people all over China go on one-week or ten-day walks. It gives the biggest single population on the planet — ethnic or national or however you want to measure it — this opportunity to express their feelings about conservation. That's huge, because if we don't take China down that road it doesn't matter what the rest of us do.

At the border of India and Bhutan, Lefebvre and Taylor and company were confronted with a stark contrast in realities. On the Indian side of the street, at a slightly higher elevation, say about five feet higher, the buildings looked like they'd suffered through the Blitz. Some parts of wall looked to have tumbled into the street, exposing rooms to the elements. Rebar stuck out from the sides of apartment blocks. Stones and bricks jutted from a lumpy, bumpy road. Junk and weeds fell off the cement retaining wall into the narrow canal, about half a dozen feet wide, between the two towns and countries. Various bits of detritus, anything from a pillow to leaves, reposed there. On the Bhutan side, a tidy two-foot cement barrier ran along the canal. The street was paved and smooth. People walked up and down the street. A fence, stylized in a crosshatched pattern and with occasional crowns, ran along the other side of the street. Well-kept houses and

mature trees and other foliage were visible above the fence. “These Indian people looked across the border as if they were looking at some magical land where everyone was clean and happy,” says Lefebvre. “They gazed and continued to throw garbage. It was heart-rending.”

That wasn’t the end of the adventure, though — only the prelude. One of the Future Generations guys was a former priest in India and a mucky-muck, so this was going to be a VIP tour all the way. The entourage, which included ornithologist Bob Fleming, traveled in three Toyota Land Cruisers. Lefebvre says, “We drove for a week at breakneck speeds and then crossed the border from Bhutan to Arunachal Pradesh [the ‘Land of the Dawn Lit Mountains’ in Sanskrit]. It was the first time they were going to let people cross that border in fifty years of dispute between India and China about who controls Bhutan and who controls Arunachal Pradesh. We were going to the official opening.”

As they traveled along, Lefebvre began to feel uneasy. Their hosts, in senior posts in the Bhutanese civil government, seemed manipulative. From one town to the next they were being feted and then forced to get up early to catch yet another official meeting, the opening of a dam, perhaps, in the next town. India sent its protectorate a lot of money every year in exchange for hydroelectric energy. While allowing cultural independence, it wasn’t letting go of this resource access. There had been many tussles between Indian-supported people and Chinese-supported people over control of natural resources. Lefebvre says, “We were just a show for people who have aspirations for Bhutan. There was a movement afoot for it to be independent of India. There was also a movement for Bhutan, Arunachal Pradesh to the east of Bhutan, Sikkim to the west of Bhutan, and a whole bunch of the different Himalayan nations to join in one ethnic nation. They were a separate people — very different from Indians and Chinese.”

Hurtling through the lower Himalayas, the roads were steep and narrow, like driving along a shelf. Drops were sheer and abrupt, like a glacial crevasse, and there weren’t that many barriers. At one vantage point they saw, about eight miles ahead, a valley with a waterfall pouring out of the mountainside. Lefebvre recalls,

It was dropping two to three thousand feet. The waterfall went under a bridge right before it started to drop, so you could stop and look down and over. There were these concrete posts two and a half feet high — as if that would stop you. About five posts were missing because a bus had gone over. It would have been about ninety seconds before the first bounce. Then we came to this one corner where it was an inside turn. When you looked up, water was coming out of the mist. Higher than that mist was another overhang of mist, just coming

out of the clouds. It was really psychedelic. Everywhere we went was unspeakably beautiful.

Up one side of a mountain they went, and down the next, twelve to fourteen thousand feet above sea level, to reach the next glad-handing meeting. Lefebvre was fed up: "I had a bit of a rebellion. I said, 'Daniel, this is complete bullshit. We're putting our lives in peril so these guys can do a dog-and-pony show to show how important they are, for whatever their aspirations are. That's not what we signed on for.' He got the picture and started to slow down things."

Lefebvre and friends, sucked into the political games of a few hosts with separatist aspirations, finally reached the capital. He says, "We were at a party in Thimphu and they introduced us to the minister of culture from India. He was also head of secret service and was trying to find out what we were there for, asking questions in a nice way. Daniel came around and warned us, saying, 'That guy is secret police. There are probably others, too, so don't admit you know anything about separatism. If they ask, tell them we're here for the opening of the border international development to help build the Four Great Rivers Conservation Park in Tibet.'"

Then they visited one of the queens of Bhutan. She had planned a big party for the foreigners. "The king was about ready to retire," says Lefebvre of His Majesty Jigme Singye Wangchuck, who would abdicate in 2006 to make way for his eldest son, Jigme Khesar Namgyel Wangchuck. "He was about fifty when we were there, and he had married four sisters. They each had their own palace and he would move between them."

The second-eldest queen, Her Majesty Ashi Dorji Wangmo Wangcuck, hosted the special occasion. Lefebvre says, "We sat in a big room, and they passed around this skanky rice wine that tasted like tapioca with rum in it. We had to drink it and like it. Then they offered more and we all said, 'I don't usually drink.' Yeah, right. The queen was very gracious."

So were the tour drivers. They didn't want to say anything directly, but they couldn't stop looking at Lefebvre and wondering about him. When WWF television programming became available in their country, the Bhutanese became enraptured. So much so that the king of Bhutan decided to ban it, which didn't do wonders for his popularity. The tour drivers had been giving Lefebvre surreptitious double takes and couldn't help put two and two together. It did make a bit of sense: he's a big guy, and he's got long hair. But they were too polite to ask, and so they went to Jim Hoggan instead. "We don't want to cause any trouble," said one driver, "but is your traveling partner a WWF wrestler?"

The Bhutan trip lasted six days, but its effect lingered. Lefebvre

later met with the Tarayana Foundation, a partner of Future Generations. The two organizations joined forces to establish income generating activities, develop artisan training centers, and assist in educating the country's rural poor.

Bhutan wouldn't leave Lefebvre's mind for long, but for now, at the Indian border, they needed to get their passports stamped and get back. He recalls,

We went up to the top of this mountain on the Arunachal Pradesh part of Bhutan. There was an army base there, and they told us we had to go to the air force base within the army base. We were walking through the guard station past all these Bhutanese and Indian soldiers. Everywhere you went in Bhutan there were these Indian soldiers carrying cannons. It was all just a big security thing to make sure people knew this was India. We were all white, nicely dressed, and just walked through the gate across this army base. They stood back and looked at us, and we just said, "Carry on." They treated us like sahibs. White guys didn't get to go to Bhutan much.

We were walking across this field, checking for leeches, which you see lots of in Bhutan. You see cows and their noses are bleeding because they put their heads down to graze and the leeches get on them and there's blood everywhere. You had to be careful because they'd get on your socks and they'd get on your legs and you'd have to pull them off or put salt on them.

When they reached the end of their hike, a landing strip greeted them. The mountain had been flattened to allow for air transport, but there was still a six-percent grade. "You'd land going uphill and take off going downhill," says Lefebvre. "If you were taking off going downhill and needed to abort it would be tricky."

They stood around with Indian soldiers and Bhutanese soldiers, waiting for a Soviet-era helicopter to arrive. They were to be evacuated to Sikkim, where they would get their passports stamped. "All of a sudden this huge chopper appears in the distance," says Lefebvre. "Whop! Whop! Whop! It was a troop carrier. We put forty people on it at the top of this mountain and departed at 13,500 feet. We followed the river down into these flatlands and rice fields. When we got there we said, 'We're not going back.' Bhutan was beautiful, but what they were doing with us was less than beautiful — just rushing us around — and we felt like we were in danger."

When Lefebvre and company landed back in India, the locals didn't know what to do with them. In fact, there was no one there in charge of letting people into the country. So they had to sit and wait. It's India, what else is new? Hoggan recalls hours and hours wasted in a horrible airport. They finally got back to Delhi and allowed themselves a couple of days where they wouldn't have to lose their

stomachs at every hairpin turn. They ended up in a hotel in Agra, southwest of Delhi, and presto, just like regular tourists, they looked out their windows and saw the Taj Mahal. Normal stuff, for a change.

Lefebvre says, “We took the flight back on Lufthansa. There were huge first-class seats that actually folded down flat. You could lie on your side. Not these little pods. When sitting up straight, you could almost throw a sugar cube to the seat in front of you. They brought around this tray with a mound of Caspian caviar bigger than half a softball. Days before, we were eating hardboiled eggs deep-fried in chicken fat, and here we were eating caviar like it was Corn Flakes.”

Lufthansa had treated them to three kinds of caviar and champagne both ways, but somehow it tasted a lot better on the flight home.

X (2005–06)

The Man Who Gave It All Away

Within two years of going public, Neteller's capitalization on the London Stock Exchange's AIM swelled to over $2 billion. Over time, founders Lawrence and Lefebvre sold off sizeable chunks of their personal stock holdings. For the amount of time and effort they'd put into their project, 1999–2005, they had done well. It is difficult to quantify Lefebvre's fortune, given the stock tanked when he was busted. But at one point, he started to wonder how they could possibly keep up with and spend all this money. Which part of the sky really was the limit here? Neteller seemed to be headed for the next galaxy, so it would be legitimate to ask the question: How much did Lefebvre want to change the world? The answer was *a lot*. How much money did he have to do it? A helluva lot, and there would be a helluva lot more where it was coming from. He was thinking he needed a foundation and targets for the money. He was trying to figure out how to change the world. When he got started, he managed to spend tens of millions on things he believed in.

Here is one small example — one of many — of giving it all away. Lefebvre hooked up with Flora MacDonald, the octogenarian, one-time Secretary of State for External Affairs who has been devoting her post-political years to humanitarian work. MacDonald's charity, Future Generations Canada, helps support women and children in Tibet and Afghanistan. Lefebvre could get behind that. He was helping Daniel Taylor's project in Tibet, so why not Flora MacDonald's in Afghanistan? He gave money to support Afghan communities who were forming a joint-village *shura*, or council, of sixty-five villages in the Shaidan District of Bamyan Province. He spent money on mosque-based literacy programs for women and children — programs that spread to over 350 communities in three provinces. He supported a community health worker program. He supported reforestation in the Shaidan Valley of Bamyan Province and the erection of check-dams and the digging of ditch irrigation systems to mitigate drought in Ghazni Province. And he helped to establish English and computer courses for 135 girls and boys in the Jaghori District of Ghazni Province.

Lefebvre wasn't just throwing money at every cause in sight; he was also saying to all his friends, "Write yourself a job description and come and play." Geoff Savage says, "He did that with most of us." Savage himself wasn't so sure — he was making a good living as a lawyer for the banks — but Lefebvre kept at him. And after the extravagant wedding reception in Costa Rica in the fall of 2003,

Savage thought seriously about what it would take to retire himself. More time went by, and he didn't see Lefebvre again until the Athens Olympics, where Savage witnessed his friend's marriage meltdown. By November 2004, now ensconced in Malibu 1, Lefebvre went right back to hammering on Savage to retire his law practice and become the CEO of John.

Savage says, "At that point in time he was a quarter-of-a-billion-dollar man. We decided there was going to be no active business and we were going to be doing philanthropy. I started studying up on it."

Savage needed more than six months to unwind his twenty-five years' worth of clients, but since he now had agreed to join Lefebvre, they started to look for places to live. Savage figured Lefebvre might want to live in Ireland to be near his daughter, but no, he wanted to stay in Western Canada. Savage visited Lefebvre in Malibu, and the conversation focused on dwellings. Lefebvre asked Savage, "Well, Geoff, if you could live anywhere in Canada, where would it be?"

"Southern Vancouver Island," Savage told his friend. "Somewhere in that vicinity. It has the best weather."

Lefebvre got on his computer and found some high-end real estate on Salt Spring Island. They flew up to have a look. Savage says, "We looked at ten houses in a day, and at the end of the day he picked the one on Sunset Drive. A month later, he closed. Then he said, 'Now let's buy you a house, Geoff.' I said, 'Yeah.' I'm not going to argue too vociferously about this."

By December 2004, Lefebvre was showing up in Calgary, wanting to buy the Calgary Stampeders football team, invest in movies, invest in seismic programs — whatever caught his fancy. "He kept going on the business end of things, buying places in Calgary, none of which came through," says Savage. "He was trying to buy the Bank of Montreal building, run it as a nightclub, a private club. He was going in fifteen different directions. Meanwhile I'm going, 'John, I'm trying to wind down my practice, not wind it up.'"

But Lefebvre had difficulty heeding caution. Most of the time he barreled ahead: "He has unbound enthusiasm and no real restraint," says Savage. "He can say today, 'I have to cool my jets,' but then he gets wound up on something, or somebody else shows up with a great idea and he's taken with it. The way I put it is, there's what you want and there's what you need. And the way he'd put it is, what I want is what I need. At that point I go, 'John, it's your money.'"

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Savage says the whole idea from the beginning was to give it all

away. When Lefebvre returned to Canada, he was able to bring back his fortune, untaxed, because of his residency status in Costa Rica. The Canadian government allows citizens to come back to the country and bring wealth earned abroad back with them. Once they're in the country again, any money earned in Canada, from that day forward, gets taxed. That was a sweet situation, yet Lefebvre did not pull the typical business move. He did not take action to protect his millions.

Stephen Lawrence, however, would have, according to Savage. He would have started to consolidate his wealth, gotten it out of Canada, moved it offshore, moved assets into family trusts, that sort of thing. Not Lefebvre. Savage says, "The original concept was no active businesses, no significant business risk, relatively conservative investments that would manage themselves, and we use the excess cash to fund whatever makes the most sense to us, and in the meantime have a lot of fun. Then, shortly after I agreed to retire from law to do that — and not practice any law — suddenly we're into a great range of active businesses and whatever philanthropic things he wanted to do. And the principal, it's been whittled away — we are going to be well and truly retired sooner than anticipated."

Savage defended his friend burning through all this money, trying to help so many, so quickly. The thinking went: There is so much to do in the world — if you're going to help, do it now. Get it done. "If it's all gone in a year," he said, "so be it."

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On October 12, 2005, the University of Calgary announced a $1.2-million donation to its Faculty of Arts from John Lefebvre of Neteller. The *Calgary Herald* reported the next day that the money would be spent on "scholarships, a professorship, studio space, and special projects." Lefebvre told the reporter, "The arts make better human beings." Dean Ann Calvert called the gift an "incredibly generous gesture."

The announcement had been in the works for some time. Lefebvre knew Calvert's husband, Bob, a lawyer, from the old days. He kept thinking about those early mornings playing piano in Craigie Hall. He kept thinking about the great Shakespeare class he'd taken. And he kept thinking that the arts faculty could use the money more than the law faculty. He invited the Calverts to Salt Spring Island for a pleasant weekend of hanging out and kibitzing and maybe coming up with creative ways to spend the donation.

While Ann Calvert supervised, she and her colleagues — and Lefebvre, who wanted to remain arm's length in principle but relayed

his ideas anyway — devised ways to maximize the contributions for arts in general and students in particular. The exercise proved joyous from start to finish, whether it was getting Lefebvre's old English professor, James Black, to record his Shakespeare lectures for posterity or upgrading technical facilities for student use.

By far the best time Lefebvre had, though, was being the guest of honor at a cocktail party Calvert threw for him on campus. She ordered everyone at her disposal to put an embargo on press release material and keep quiet about the nature of the announcement. "We invited all these people who knew John when he was at university. They came but they didn't know why. It was packed."

There were formal speeches about the money and what it would do, and Lefebvre wore a suit for the occasion. There was also a cocktail hour, but the real blast came when he strapped on his Fender electric guitar to jam with a blues band from the music department called the Roosters.

"He got a huge charge out of that," says Calvert. "We planned it to showcase what John does best and that is to party and play music."

* * *

When Lefebvre made up his mind to give it all away, he didn't mean to imply that he wasn't going to enjoy himself. Not a chance. One case in point was a benefit jazz singer Diana Krall organized for the Vancouver General Hospital & University of British Columbia Hospital Foundation. The annual bash was held to support research in the areas of leukemia and bone marrow transplants. Krall's mother had been diagnosed with multiple myeloma in 1996 and received a bone marrow transplant, which netted her six additional years of life. Krall, moved by this, wanted to help researchers. The fundraisers were held at a large convention room in the Fairmont Hotel in downtown Vancouver.

Lefebvre entered the picture because someone in his pal Jim Hoggan's Vancouver public relations office was working on the benefit and snagged him. He attended a couple of benefit shows between 2005 and 2006, buying a table of ten tickets for the first and a half-dozen for the second, bringing along friends so they could mingle with the high-rent musical talent. He had a great time at both, but the real treat for him was watching Elvis Costello, Krall's husband, perform up close: "Elvis with an acoustic guitar was an amazing experience."

At the first event, he recalls, Costello, Krall, Bill Clinton, Tony Bennett, Elton John with his new husband David Furnish, and Sarah McLachlan were the big names. At the second, it was James Taylor,

Costello, John, and others. Costello sold a Fender Jaguar from his collection that was once owned by Johnny Marr. Lefebvre bid fifty grand for it — he didn't know from the Smiths — and gladly watched Costello sign it in front of him.

There was a silent auction and a proper bidding auction. Clinton pulled out a little book of recipes from his hometown of Little Rock, Arkansas. It might not have been an official auction item, but he offered it for bid. Lefebvre kept going after it, even after he could have gotten the thirty-page booklet for twelve grand. After that, he started to bid against himself.

"And then I said something ungentle like, 'C'mon you guys, what'd you come here for?'" It was all for a laugh — playfully goading his fellow well-heeled attendees. "People started to get the idea to bid and I would release them of their obligations." He did enjoy letting a few bidders dangle, though — going … going … — before kicking his own bid up another notch. This reckless fun drew the attention of Chip Wilson, the billionaire founder of Lululemon Athletica, who was sitting nearby. He finally had to pipe in, "Who is this guy?"

"They kept auctioning and I kept buying," Lefebvre says. "Diamonds and watches and vacation packages and a bunch of art. Over the course of the two events I spent half a million bucks." Nobody, Lefebvre says, had more fun giving it away. The emcee was Vicki Gabereau, the former CBC host, who, upon finding out the name of Lefebvre's company, commented, "Eagle Medallion Fortress — that's a macho name, isn't it?" Lefebvre replied, "Yeah, real macho. It's the name my daughter gave to her treehouse when she was a kid."

* * *

Lefebvre got an idea in his head to make this giving business official, creating a formal entity called the Lefebvre Foundation and enlisting old friends like Mike Greene and old lovers like Jane McMullen to be on the board. He was reaching out. He was saying, pick your job description, then come play with me. "When he first asked me to come work with him," McMullen says, "it was to manage his financial affairs and help with the foundation, which was to give money away to good causes. But it didn't work out that way. We made decisions to spend $25,000, and the rest was John. A lot of it was ego-driven."

McMullen points to a foundation meeting in 2006—a party at Jim Hoggan's place in Vancouver — as a crucial turning point:

The Foundation hadn't been around that long, and we were discussing the board mission statement and how it would operate. It

was exciting. John said at some point we were going to have $70 million to work with. And then during the party people were coming up and shaking our hands. David Suzuki's board members were there and it was, "Oh thank you, thank you," and we were looking at each other like, "What's going on here?" Then there was an announcement that a $10-million gift was being given to the Suzuki Foundation from the Lefebvre Foundation. We didn't know. The next day, we were like, "John, is there anything else we should know about what you've already done?"

McMullen laughs and then continues, "John is and always has been, even when he had nothing, extremely generous. But he needs the approval of others, which is a lot easier to get with a lot of money." As for the Lefebvre Foundation, it was over almost as soon as it started: "John had already given away the money," she says. "There was nothing for it to do."

* * *

As chaotic and capricious as all of the mega-spending may have been, it was clear Lefebvre had no need to develop this bent toward philanthropy from scratch. It never looked like a cover because he'd always been inclined to give rather than take. On my second day in Los Angeles, June 27, 2007, first thing Thursday morning in Malibu, I received a demonstration of his post-windfall generous spirit firsthand.

We were sitting in Lefebvre's kitchen, looking out at the beach and the Pacific Ocean, sipping a turbo-charged mix of espresso and dark roast coffee. Beyond the crashing surf, a mud shark basked close to the surface. The surf was loud — Lefebvre estimated that on his fifty-foot-wide lot, any given wave deposited up to seventy tons of water in front of his kitchen window. This was the acoustic environment into which federal marshals some months previous had invited themselves.

Lefebvre was curious about my last two decades and asked what I'd been up to all this time. I summed up my modest career arc, and he seemed most impressed when I told him I started working at and then edited an alternative newspaper in Toronto called *Eye Weekly*. I then showed him the fruits of my current vocation, the latest issues of the *Ryerson Review of Journalism*. My final-year students at Ryerson University in Toronto produced two ninety-six-page glossy consumer magazines every year, with the help of instructors and consultants. The magazine, which had been around for decades, aimed to be a "watchdog on the watchdogs," founding publisher Don Obe's goal,

and reviewed current issues in Canadian journalism. Lefebvre flipped through, noticed some pages of advertising, and asked if it made money. I told him it did, but not enough to break even. In fact, the two issues lost about $30,000 every year, give or take.

"I can get behind that!"

"You should read them first, shouldn't you?"

"Well, I will, but I don't have to. You say it's a good thing, and that's good enough for me. The quality will vary from year to year depending on the quality of students, right? So I'm not going to base my decision on this particular year but the whole concept."

Later, when writing the *Review* a check for $25,000, he said, "You think I'm showing off, don't you?"

I told him no, not especially — not when he'd made as much money as he had. The way I imagined it was, there must have been a moment when he realized he had a bird's eye view of the world, and felt disembodied. So vast had the scale of his means changed that he was no longer distracted by the quotidian. He began to see beyond things others could not possibly get past, and got above the financial banalities that haunt most of us. That moment for him occurred about three or four months before Neteller went public, when he was sent $1.4 million in cash: "That was pretty much it."

No, I wasn't concerned about Lefebvre showing off. I was concerned about my potential conflict of interest: journalist guy flies down to L.A. to talk to an old acquaintance from his university days, hangs out for a couple of days, receives $25,000 made out to non-profit magazine he supervises, then writes a story about the donor's plight for another magazine … bad optics or what?

And there was a feeling gnawing away that money polluted relationships and colored everything. I remember what Dorothy Parker and F. Scott Fitzgerald had to say about the rich being different, and yes, there had to be a universe of difference between us. But of course there had to be something in it for Lefebvre, too — otherwise why would he bother to spend the money to put me up for a couple of days and talk openly about his life? We sideswiped this delicate negotiation when he said it was okay to discuss his troubles with the law. He just wanted to get his version of the Neteller story out there, and contained within that story would be another story about all the good he was doing with his money. It was something, but it didn't make the conflict go away.

Indeed, when I returned to Toronto, I told Paul Knox, chair of Ryerson's School of Journalism, Lefebvre's incredible rise-and-fall story. He listened intently. The next day, he phoned me at home and confirmed my queasy feeling. He told me he could see that Lefebvre's $25,000 donation was genuine and free of strings, since I was his

friend and he had explicitly warned me, “Don’t let this affect what you write about me.” But still, for him it didn’t really pass the “smell test.”

The entire issue was fraught with perceptual problems any way you held the lava-hot potato, even though it was obvious the *Review* really needed the money. The conflict continued to haunt me—*Was I being played?* — as I wrote the first draft of the my *Swerve* magazine feature.

Then the decision was taken away from me. It was against Ryerson policy to accept money from someone in trouble with the law, no matter how well intended, generous, and genuine the offer. So I wouldn’t have to wriggle around in ethical quicksand after all. (It would have been a futile exercise anyway.) Instead, I was free to think of Lefebvre’s impulsive (or calculated?), generous (or looking to buy me off?) gesture on that Thursday morning as a routine demonstration of the kind of guy he was.

When Lefebvre found out Ryerson had declined to accept his money, another side of his personality came out. He did not take the rejection well. He threw his toys out of the sandbox. He became apoplectic, went nuclear as they say. And maybe with good reason: he could not understand the university’s pusillanimous concern for optics. He thought whoever the “they” was at Ryerson responsible for the decision a cowardly bunch of weasels. He was a Canadian citizen in good standing, and he wanted to help — what was the problem? Worse, the returned money was accompanied with what he considered an insulting, condescending letter, which infuriated him even more. He left a voicemail on my land line: “Bill! John Lefebvre. Isn’t my fuckin’ money good enough for those cats at Ryerson? The University of Calgary thinks my fuckin’ money’s good enough. The Suzuki Foundation thinks my fuckin’ money’s good enough. The CIBC thinks my fuckin’ money’s good enough. What’s their fuckin’ problem?”

My initial thought was *Hmm, has Justine heard this message yet?*

But then, I had to wonder why I thought I needed to protect her from foul language — she’d heard it all in the schoolyard a thousand times already. And anyway, it was all for naught. Sometime after this incident, Lefebvre met my daughter and taught her and her friend Sarah a dirty nursery rhyme. In as deep a baritone as possible for an eleven-year-old girl, preferably marching while belting it out, my daughter sang: “Arsehole, arsehole, a soldier I shall be / Too pissed, too pissed, two pistols on my knee / Fuck you, fuck you, for curiosity / I’ll fight for the old cunt, fight for the old cunt, fight for the old country.”

Lefebvre taught her and her pal that ditty in about two minutes flat, and then he had them sing it into his iPod recording device and listen back to it on his high-end stereo at top decibel level.

Lefebvre has always made a charming first impression on young people, who instantly catch the idealism and the child inside him, and respond immediately. He laughed about the off-color song and said, “You have to teach it to them now, Bill, before they’re twelve. Otherwise you’ve lost the window when it’ll be funny to them.”

So, yes, I preferred to think Lefebvre’s gesture to hand over $25,000 to a magazine that critiqued the practice of journalism in Canada was impulsive and generous. I preferred to think that for him it seemed like a perfectly acceptable way to spend twenty-five grand, and was a routine demonstration of the kind of guy he was. He always got excited when talking about the things his money could do, and he liked to think he really could change the world for the better.

C’mon, what else would you do with $150 million except help people and do some good?

XI (2006–07)

Omens

Michael Lipton, a Toronto lawyer who specializes in gambling law, agreed to see me in his Bay Street office, on the twenty-second floor, to dicuss Neteller, Lawrence and Lefebvre, and the legal climate online gambling was facing. He gave me a mouthful about the DOJ's aggressiveness regarding online gambling all the way back to its infancy in 1997. He summed it up this way: "The DOJ has a really clear record in which it has said, 'We think internet gaming is illegal. It's illegal in all forms — sports betting, casino-style games, poker.'" Lipton said the DOJ will prosecute even if state laws aren't broken. "We don't recognize those laws" was its rejoinder.

The DOJ had been acting aggressively against online gambling well before the Unlawful Internet Gambling Enforcement Act (UIGEA) came into effect in October 2006. On July 17 of that year, a federal grand jury, through the Eastern District of Missouri, announced a multiple account indictment against BetonSports PLC founder Gary Kaplan, BetonSports.com CEO David Carruthers, and nine others associated with the U.K.-based firm. Three years earlier, it had used the 1961 Wire Act and money laundering statutes to chase down William Paul Scott of WorldWide Telesports Inc., based in Antigua, and ordered a $6,976,924 civil forfeiture. That was the same year PayPal and its owner, eBay, forfeited $10 million in a civil suit. And two years before that, in 2001, Jay Cohen had been arrested even though his company, WSEX, was based in Antigua. The DOJ didn't care. It said most of its customers were U.S.-based, so this was a U.S. business as well as an Antiguan business, and it charged him under the Wire Act. Cohen was sentenced to twenty-one months in prison.

And there were other, passive players. Many major banks, such as the aforementioned Citibank and Chase Manhattan, and major credit card companies, such as Visa and MasterCard, accepted transactions from American customers directed toward offshore gambling casinos. The feeling was: if I sit in Cleveland and wager money at an online casino in Antigua, I'm gambling in Antigua, not in the U.S. This apparent loophole, which of course was not explicitly covered in existing gambling legislation, the Wire Act, allowed these large businesses to look the other way and accept the processing fee revenue, which would have been somewhere in the one-to-two-percent range. But the DOJ was moving to close that aperture.

Through this time, Neteller Inc. developed a strategy to rechristen the company Neteller PLC and relocate the business to the Isle of Man as of October 1, 2003, as Company Acts registered number 109535C,

a private company limited by shares. Three months later, on January 1, 2004, Neteller Ltd. began carrying on business as a public limited company. This was advance preparation for a "Placing of 17,500,000 Ordinary Shares of 0.01 pence each of the Company at a price of 200 pence per share and Admission to trading on the Alternative Investment Market," one of the subtitles of the final prospectus document that was issued April 8, 2004. The public offering of 15,000,000 shares (2,500,000 additional shares were for the principals) was set to go live on April 14, 2004, and ownership of the new concern was divided into two camps, the Corvina group (Lawrence, Lefebvre, and Natland, the original trio), with 69.35 percent, and the Alberta group (Choy, Edmunds, Glavine, and Ramsay), with 26.07 percent. Three months later, the changeover became official. On April 1, 2004, Neteller Ltd. was officially re-registered as Neteller PLC and started trading publicly on AIM.

Investors decided the risk was manageable. Neteller's stock grew like dandelions in a pesticide-free park, reaching — at its zenith in 2006—about £9 per share. By the time UIGEA was signed into law, October 13, 2006, Neteller's market capitalization was over $3 billion. The new law was designed to shut down access to these seemingly untouchable offshore businesses. Through international treaties with various departments of justice, the DOJ was given official status to move on companies and directors of companies it perceived to be breaking U.S. laws, whether or not those companies were actually located in the U.S. — not that it hadn't been doing so already, but the new law gave it more ammunition.

The gambling bill was tucked at the tail end, pages 213–244, of a much larger Homeland Security bill focusing on mariner safety, something called the "Security and Accountability for Every Port Act of 2006," or SAFE Port Act. The bill was passed during the waning days of the Republican Party's hold on the House of Representatives in the U.S. Congress, just prior to the 2006 midterm elections, the results of which snuffed out the GOP's House majority. The new legislation targeted electronic wallet companies that focused on the gambling business, but it wasn't what ultimately tripped up Lefebvre. That aggression came out of New York.

* * *

University of Calgary Dean Ann Calvert and Lefebvre regularly talked on the phone about how best to use his generous donation to the Faculty of Arts at U of C. In the fall of 2006, she took one such call from him. He sounded worried, which was out of character, and it was

the first time he had ever alluded to Neteller in a negative way. “He wasn’t specific,” she says. “‘It’s kind of weird in the States right now,’ was all he said, and ‘I might not be spending a lot of time down there.’”

Lefebvre told her he thought he might become a government target because of the business he used to run. Later, she was surprised to learn that Lefebvre was even going down to his house in Malibu.

* * *

And for a while he wasn’t. After the BetonSports bust on July 17, both Lawrence and Lefebvre became wary of U.S. travel. They began to think the DOJ might be adjusting its thinking and coming after the money transferers — that is, people like them. Then, a few months later, Lawrence decided to sneak back into the U.S. for a golf tournament. Gordon Herman talked to him on the phone while he was in the U.S., and he later told Lefebvre that Lawrence had been back. Lefebvre was surprised. And then Lawrence went again.

Lefebvre explains, “The second time, Steve asked me if he could use my plane to go down. He thought it would be better than to get his name registered on an airliner. I didn’t really understand his thinking because everybody knows who owns my plane. So he went down and I asked Gord if he’d heard from Steve. Gord told me Steve said, ‘Come on in, the water’s fine!’”

That’s when Lefebvre decided to start going down again, not long after he had expressed concerns to Calvert. One of those trips was to see producer Brian Ahern in California to talk about recording an album. “I was probably in and out three or four times,” he says. “Nothing.”

If the DOJ wanted to come after Neteller’s cofounders, logically it would want to pick them up at the same time. But nobody was thinking along those lines. In any case, that wouldn’t be easy. Lefebvre hardly ever saw Lawrence that autumn or any other time. By this point, they weren’t working together. “He was on the East Coast,” Lefebvre says. “I was on the West Coast.”

* * *

Around the same time, in October, Lefebvre lent his brother the jet. “Ted’s an oil and gas guy,” says Lefebvre. “He’s one of the leaders of the Canadian Association of Petroleum Landmen (CAPL). So he goes to the American APL, too. That year they had the American meeting in

Albuquerque and the Canadian meeting in Montreal. He and his boss weren't going to take in both unless they had private aircraft, just because of tight connections. So my plane flew into Albuquerque with my brother — J.E. Lefebvre, not J.D. Lefebvre."

Lefebvre imagined the scenario unfolding on the tarmac: "All these FBI guys down there on the runway with their walkie-talkies: 'They're on the runway. They're landing. They're getting out … It's not him! He's not on the plane! Turn your backs! Abort! Don't let anybody see you!'" And he imagined his brother surrounded by guys wearing black suits and black sunglasses and white socks. "That probably wasn't the only time they were following my plane."

Around the same time, he said, another unsettling event happened. A lawyer approached Neteller with some information, saying, "We think you're in the crosshairs." No one took it seriously.

Michael Lipton, as a gambling lawyer, took it seriously. He didn't want to speculate too much about the DOJ targeting a Canadian company, but he did have a few ideas: "First of all," he says, "it was foolish of both of them to be in the United States. They knew about Carruthers. I guess they were deaf, dumb, blind, *and* stupid."

Lipton believed the DOJ wanted to stake out a strident position: the United States is not a jurisdiction that is hospitable to gaming. According to Lipton, their thinking went, "Anybody who comes here, we don't give a shit." He also thought the prosecutors looking into this case might see the former Neteller executives as "low-hanging fruit," men who could be "stepping stones" for their futures.

Lipton also clarified that the DOJ's aggressiveness extended beyond current company operators to founders and owners. If you had divested from the company you started, well, too bad. So far as the DOJ was concerned, you were still involved. "You're not going to be able to bury your past," he says. "That was a strong statement the DOJ wanted to make."

All Lefebvre will say about being deaf, dumb, blind, *and* stupid is, "We didn't think they'd prosecute."

* * *

In December, Lefebvre stayed home on Salt Spring until a couple of days before Christmas. Then he flew to Calgary and stayed at his Mount Royal house. His brother, Ted, and Ted's wife, Gail, hosted Christmas at their place. Emily and Pádraig were in town with a couple of Calgary friends and some Irish buddies as well. After dinner with her grandmother, aunt, and uncle, Emily and the gang flew to L.A. to hang out at both Malibu 1 and 2.

“That was the first time we had bush fires down there,” Lefebvre says. He flew down to join his daughter early in the new year. He continues, “I remember I was downtown, in the guitar store at Westwood, buying guitars. Emily phoned and said, ‘Have you heard anything about fires out here?’ So we turned on the TV in the guitar store and, sure enough, big fires in Malibu. I phoned Emily back and she said, ‘We went out on the street. It looks like tons of smoke coming this way.’ I said, ‘It might be a good idea to get your passports and head down to Malibu 1,’ which is twelve houses further west.”

The Santa Ana winds — assisted blaze destroyed four homes, including the mansion belonging to Suzanne “ThighMaster” Somers.

“Then I tried to get home,” Lefebvre recalls. “It was tough to get into the neighborhood. You had to prove you were from there. It was weird. Finally, they let me in.”

That was Monday, January 8. Emily, Pádraig, and their friends packed up and flew home a few days later. Then Lefebvre had both places to himself for the weekend. It was a long weekend because Monday was a holiday. Martin Luther King Day.

XII (January 2007)

My Bail's Bigger Than Your Bail, Part 2

Day Five, Friday, January 19, 2007, Oklahoma City Federal Transfer Center (FTC): Con Air touches down at Will Rogers World Airport, located on Oklahoma City's west flank, about three miles west of Interstate 44, which hems in most of the city's subdivisions. The plane taxis down a runway to the southwest corner of the airport, docking at a building shaped like a hexagon. From there, prisoners deplane directly into the FTC.

Think of Oklahoma City as a hub, sort of the O'Hare of Con Air. Marshals escort prisoners through an enormous holding tank, which has steel coverings all over it, like on the back of transport trucks, so no damage can be inflicted. Lefebvre stands in the room with a bunch of other guys. They make him fill out a sheet of paper. They hand him a pencil, a stubby one, like a golf pencil. They don't want him stabbing anybody. He jots down what is necessary. The guy with the skull tat for a head is in there with him. He meets some other guy sporting a nicely trimmed mustache — smallish guy but looks like he takes care of himself. He wasn't on the Con Air flight, but he's in the same tank. Lefebvre finds out he's twenty-two years into a forty-year sentence for trafficking pot in Texas, and wonders about it. *Sixteen hundred pounds is a lot of weed, but still.*

Unshackled, Lefebvre pulls out his phone. He tries his lawyer. Knowing these guys, he figures they won't tell Marella where they've taken him. It's up to him to make contact and let his lawyer know exactly which godforsaken shithole he's ensconced in, but you can't dial out to cell phone numbers on Con Air or in Oklahoma, and cell numbers are all he has. He has one other useful number, Marella's office line, but now it's after five o'clock on the coast so it's on message. What he really needs is a calling card or a U.S. credit card. Lefebvre doesn't have anything except Canadian credit cards and his cell, so he's SOL.

* * *

While Lefebvre ponders how he's going to survive the Oklahoma circle of Dante's Inferno, Stephen Lawrence arrives in New York from the Virgin Islands. He is ready to appear before the Honorable Douglas F. Eaton, United States magistrate judge, for his arraignment/bail proceedings. It's the first round of United States v. Stephen Eric Lawrence, and his lawyer, Peter Gillies Neiman, Esq., will attempt to

win some freedom of movement for his client. United States Assistant Attorney Timothy J. Treanor, Esq., has other plans. He will try to prove to Judge Eaton that the ridiculously wealthy Lawrence is a classic white-collar criminal and a major flight risk who should be placed under strict supervision until he can establish a compliance record with pretrial services.

The day before, the *Calgary Herald* had run an article about the bust of two hometown success stories. The reporter quoted Toronto gaming lawyer Michael Lipton, whose assessment wouldn't bolster the defense's confidence: "The U.S. is exerting its long arm in an effort to totally stamp out online gaming in their country, and in this case are pushing as hard as they can."

In Courtroom 5A, 500 Pearl Street, New York, Judge Eaton asks, "What is the government's position on bail?" and the FBI lawyer gives him a mouthful. Treanor says the government is "troubled" by Lawrence's failure to disclose his assets fully, adding that "it's really a matter of public record that Mr. Lawrence made well in excess of $100 million from his involvement in Neteller PLC, which is the business at issue in this case, and he has disclosed only a fraction of those assets in his pretrial services report. We're concerned that Mr. Lawrence will use those assets to remove himself from U.S. jurisdiction."

Treanor argues that Lawrence has an extensive travel history, something that snagged Lefebvre in L.A. as well. He paints Lawrence as an expert at moving large sums of money out of the U.S. undetected. Neiman counters that the government has already agreed to a bail package in the Virgin Islands, and his client, although he could have fled, showed up voluntarily today. Further, the claim that Lawrence moved money undetected is false. Neteller's activities were never hidden. The company traded on the London Stock Exchange's junior market AIM and was regulated by a financial services agency. Its books were audited by KPMG. It had major investors, including Goldman Sachs and HSBC. Its website openly declared that the company was in the business of money transfer services. Neiman also reminded the court that Neteller "cooperates historically with government investigations in the United States."

And anyway, Neiman argues, it is not the business of the pretrial services officer to do the work of the government in determining a defendant's assets. Since this is a money laundering case, it would be a mistake for any client to disclose this information when there is a forfeiture case against him. "By the way," Neiman reminds the judge, "the money laundering they claim exists is essentially … providing money transfer services to merchants over the internet, and the claim of the government is that providing those kinds of transfer services to

internet gaming operations that are licensed and lawful in the places where they exist is nonetheless a violation of U.S. law. That's an untested hypothesis of the government. We think there are strong arguments against it."

Then Neiman jabs at the flight-risk argument. He argues that Lawrence has arrived in New York as expected and on time, that he's already posted four-fifths of his $5 million bail, in cash, even though he was required to pay only half by this juncture. Next, he admits that, yes, Lawrence is Canadian, but he has substantial ties to the U.S. When he was younger he worked in New York for a period of time. He currently owns one condo in New York and is in the process of buying a second. His wife, Perle, and toddler-age daughter, Audrey, are here now. He comes to New York regularly for both business and pleasure.

Neiman presents a picture of Lawrence as a straight shooter: "if you think about what the business was as described in the complaint, it was a business of handling other people's money in a trustworthy fashion and people relied on that business to do that in an honest fashion and there's been no allegation by the government that it was ever done in anything but a fully honest fashion." He says Lawrence is a good man who wants to stick around and clear his name.

Lawrence is confined to the Southern and Eastern Districts of New York for the time being. His passport already surrendered, he is not allowed to go back to his home in the Bahamas or anywhere else outside the continental U.S. They argue back and forth over whether he should even be allowed, with sufficient notice, to move within the U.S. Treanor wants Lawrence to establish a track record before the government lets him move around. He says there is "hardly a white-collar case imaginable that would have more of a risk of flight than this case because this individual has the means.… We do not believe that Mr. Lawrence needs to be locked up in a prison pending the outcome of his case but we do want substantial assurances that he will remain here until the conclusion of the case against him."

Judge Eaton doesn't buy the argument. Lawrence has bounced in and out of New York about a dozen times and been in the U.S. about one hundred days in the past year. It sounds like he has ties to New York, and he has never tried to conceal the fact that he was crossing into the U.S. He's always taken some form of commercial flight, not his own personal jet, when traveling here. "I am basically going to go along with the recommendation of pretrial services," says Eaton. "I don't think the drug testing is needed on the present record. For the time being we will call it a strict pretrial supervision."

Lawrence gets to live in New York. He gets to travel within the U.S. so long as he tells the pretrial services officer exactly where he is going and where he'll be staying each night. The judge even allows for

the possibility of Lawrence's business meetings superseding his weekly pretrial services meetings. He says the officer "should be flexible about that and allow you to report in person the next time you're back in New York City."

Treanor is losing his case, but he gives it another go. He asks Eaton to insist there be U.S. citizen co-signers on the bail money so that if Lawrence says goodbye to the money he'll put others on the hook. He says, "There's not a lot of moral suasion. I would ask that some who are citizens and present in the United States be required, at least for a significant portion of the bond."

The judge tells Treanor that Lawrence has already coughed up four million bucks and has ties to the U.S. but no relatives, which might make it hard to find a U.S. citizen to agree to be on the hook for the other million or whatever the amount ends up being. He adds that while the government's theory might be "novel," he would leave it to the next judge to decide whether he in fact has left a loophole for Lawrence "to be playing games with the pretrial services" and to flee.

Treanor takes issue with this characterization of the government's position, which leads to a discussion of the other defendant, Lefebvre. Treanor argues,

The government's legal theory here is not in any way novel. The Court of Appeals has ruled that offshore internet gambling is an offense.… It's plain on the face of the statute, not novel.… Your Honor, we conducted this investigation in a way that Mr. Lawrence would not have known the steps that we were taking and, in fact, we simultaneously arrested Mr. Lawrence in the Virgin Islands and his partner in Malibu, California.… Mr. Lawrence was arrested first and within five minutes Mr. [John] Lefebvre's phone was ringing with the name of one of their other co-conspirators essentially, we believe, alerting him to flee the jurisdiction.

Judge Eaton has no idea who this Lefebvre doppelgänger from Malibu is. He finds out both men had the same bail conditions imposed upon them. Treanor explains, "He was released on similar conditions to report here in the Southern District" and that as far as he knows, Lefebvre is now in the marshals' custody and is expected to arrive on Monday. He adds, "We believe they did not think that they were under investigation, and we believe that if they had known that they were they would have fled the jurisdiction immediately."

Treanor continues,

That's why Mr. Lawrence positioned himself in the Bahamas and not in Canada, where gambling is illegal, or the United States, where unlicensed gambling is illegal. There is another defendant in this industry … arrested by the Eastern District of Missouri. He's a British citizen. He's been placed on house arrest with electronic monitoring,

required to establish a residence there under conditions. A man of less means than Mr. Lawrence or Mr. Lefebvre and placed under greater restrictions than the restrictions that Your Honor has ordered here today.

We would ask at a minimum that the restrictions of Mr. David Carruthers in the Eastern District of Missouri be placed upon Mr. Lawrence. In all honesty, Your Honor, we are not arguing that this individual be detained pending the outcome of this case. We are amenable to bail. We just don't have a comfort level and knowing what we know from the investigation of this case and the fact that it played off of the strength of law enforcement's inability to do certain things overseas that that is a tremendous risk of flight and we fear that we're going to be left without the ability to prosecute this case on some level.

Treanor has Eaton's attention: "Mr. Carruthers has been placed on electronic monitoring," Eaton says before asking, "what sort of security, if any, has he posted?"

Treanor replies,

Your Honor, I can't tell you the size of his bond. I believe it's smaller than the bond here. Mr. Carruthers was the CEO of a company called BetonSports.com, which is an offshore gambling business, one of the businesses Mr. Lawrence's business facilitated. Mr. Carruthers was arrested when he flew through the United States on a warrant out of the Eastern District of Missouri. He's been charged with a number of offenses, gambling offenses, racketeering offenses, and required to establish a residence in St. Louis. He was placed on house arrest there with electronic monitoring. He's been given — initially I think it was two hours a day to leave the apartment to do certain things. I think it was expanded to two two-hour periods after they had — after he had established a record of complying with his pretrial requirements and he's awaiting trial. He's been indicted. I think the trial is scheduled for the early summer in St. Louis. And he's been held under those conditions for exactly the reason that if he were to flee the United States that would severely hamper the prosecution.

Treanor is on a roll, and then he makes the connection: "In fact, Your Honor, we arrested both of the defendants in this case simultaneously at very distant parts of the country because we wanted to arrest them both when they were present at the same time because we believed if we arrested one the other one would never come to the United States. We arrested them simultaneously because we were aware that a single phone call could frustrate the ability of the government to arrest the other. We were — we believe we were correct, seeing that such a phone call was placed to Mr. Lefebvre."

Eaton asks for more information on Lefebvre: "Is he a U.S.

citizen?" Treanor says no but he is also out on a $5 million bond. Then he tells Eaton about the screwup with the bail money: "We were informed that yesterday his attorney attempted to satisfy the final conditions to get his release, but that Mr. Lefebvre, due to an error out on the West Coast, was moved to another facility and I think he was released today and is due — we've had conversations with his attorney. He's due to arrive in this jurisdiction."

"Yes," Eaton says, "I guess Judge Gorenstein will hear the arguments about Mr. Lefebvre." He decides to concede ground to Treanor, deciding that the change "might be sensible just so people don't run around like chickens with their heads cut off." Until the end of February, Lawrence is restricted to New York. He'll be able to travel in the U.S. after that and doesn't have to suffer any drug testing humiliations.

Meanwhile, back at Oklahoma FTC, finally, over fourteen hours after this morning's rude awakening, Lefebvre gets processed into another cell. This time there's actually a decent novel to read, Aldous Huxley's *Point Counter Point*. He gets about halfway through. The book takes his mind away from Oklahoma City and transports him back in time. He's even more pleased when he finds a large, deep crate of books in the common area — more good ones, too.

But the guards, they really annoy him. When they lock everyone down in their cells at night, there is so little light it's impossible to read. There's nothing to do except contemplate the fact that there's some guy he doesn't know in the bunk beneath, so he can't sleep. Who knows what the hell the guy did, or what he's doing right now, or what he wants him to join in with.

* * *

Day Six, Saturday, January 20, 2007, Oklahoma City FTC: In the morning, Lefebvre gets paraded to breakfast. Everyone is herded into a central room, which has two levels. The main part is about three steps up, and it has a large steel banister around it. Three steps down is the lunchroom. The lunch tables are set up in a big circle around the central area. Outside the lunch area are the steel doors that take the prisoners back to their cells. Everyone congregates in the middle and walks in circles all day. Lefebvre notices that the black guys all stick together in the corner, doing heavy-duty calisthenics, getting real big. He thinks, *Might as well do something while you're in jail, right? Me, I read a book.*

Lefebvre picks what's known as the cold corner, mainly because nobody would think of sitting there. He pulls his blanket over his

shoulders, settles into the cold corner, reads a book, and passes the time. He doesn't converse much, mostly keeping to himself but maintaining cordiality when necessary. The entire day passes without him having a clue what's to happen next. His intuition tells him Marella is out there chasing him down, but then again he has no way of knowing. All he knows is the wheels grind slowly. *Be cool.*

* * *

Day Seven, Sunday, January 21, 2007, Oklahoma City FTC: Now it's the Sabbath, which makes a week of captivity. Lefebvre gets up and once again nobody says anything to him. That's all right, he's ready to do it again, sit in the cold corner and read a book, tough it out. Except this time, the guards start treating him differently. "Man, I wish I had your friends," his guard tells him. Lefebvre picks off his type right away. Guy's treating him with respect now only because of the dollar amount. Guy's got only one measurement of a person. Lefebvre thinks, *Might as well set this dude straight.*

"What are you talking about?"

"Five million bail — fuck you think I'm talking about?"

"I don't have any friends. That's *my* fuckin' money!"

As with MDC L.A., word gets around. By now everybody on the floor knows what's up with the "Five Million Dollar Man" standing by the door getting bailed out. Now he's Lee Fucking Majors. A rock star. They start coming up to him, making conversation with the cold corner bookworm guy. Lefebvre stands in a doorway where on the door it says in large block letters NO STANDING HERE. Lefebvre stands there anyway. Everybody knows he's going out on five-million bail.

Then the guards escort him downstairs. They stuff him in a room with a wide selection of ugly polo shirts. Not polo shirts exactly, more like ugly golf shirts. Ugly jeans, too. And really ugly nondescript beige nylon jackets — neither jacket nor car coat, really, and they just don't fit. Lefebvre selects what he thinks he can wear. He stands back and admires himself. He says to the haberdasher, "Guy, how do I look?"

"You look like you just got out of jail."

Then he goes up to meet his $850-an-hour Beverly Hills lawyer, who has flown in to greet him at Oklahoma FTC with the $5-million check. He gets to the gate. He can see Marella, who waves, "Hi!"

Then they tell Lefebvre, "Go sit over there."

"What for?"

"GO SIT OVER THERE."

"My lawyer's here. My bail's paid. You've got the documents. I'm

free. Let me out of here."

"ARE YOU GOING TO GIVE US TROUBLE HERE? ARE WE GOING TO HAVE TO PUT YOU BACK IN?

"Why?"

"YOU EARNED TEN DOLLARS! WE HAVE TO GET YOU THE CHECK!"

"Put the ten dollars in your coffee jar."

Lefebvre's beyond annoyed now. He sits, steaming, while they bureaucratically chase down someone who might be authorized to sign the ten-dollar check. Then he has to sign a document that says he's received his pay. If he doesn't sign it, they won't let him out. The procedure steals forty minutes of freedom. *You fuckers!*

Not to mention stealing forty minutes of Marella's time. That's an expensive wait to receive a ten-buck check. *Fuck it — I'm out, that's all that matters.*

"Vince, how do I look?"

"What do you think you look like?"

"Where's my Armani?"

Lefebvre knows that at one point Marella worked at a men's clothing shop in L.A. The clothes were from the south of Italy, where guys would sit in circles, each making a suit. They'd all jabber in Italian while handstitching little puckers on the shoulder. Turns out Marella's a great dresser.

Marella and Lefebvre take a cab to the airport proper and grab some pizza and beer. They sit and wait for the freedom flight. Two mornings ago it was shackles and leg irons and little Ritz Crackers with peanut butter between them; now it's front row on Southwest and gorgonzola and champagne — in jail-issue clothing. Lefebvre doesn't throw the ugly "suit" out. It's a keepsake, or talisman, now. There was the low of being arrested and then the high of being released. But the high isn't really that high. Certainly no bubble-hash high, just a low-grade buzz from shake pot, maybe. All they know at this point, flying into LAX, is that the DOJ has not yet frozen Lefebvre's assets. Not that comforting.

The pair lands in Los Angeles. Lefebvre has three days before he has to appear in New York. Priority number one when he gets out of the limo and inside Malibu 2 is to search high and low to find that pot. He scours the house and finds the pipe. *Yes!* He takes the pipe and washes it really, really carefully. He goes upstairs, out onto the roof, where he can shower and wave at helicopter pilots, heads over to the dark side of the roof. He puts the pipe into one of those rubber gloves used for washing dishes and hucks the motherfucking pipe as far as he can toss it out into the ocean. Next day, his interior designer comes by.

"Hey John," he says. "Look, man, I found your pot lying out so I took it and hid it. Sorry about that."

Yes!! Lefebvre digs out the pot, busts it into really, really small bits, and flushes it down the toilet. Then he takes the baggie the pot was in, cuts it into really, really small strips, and flushes them down the toilet. The whole procedure is irrational, but he's afraid they'll bust him again, this time for pot, and put him in jail for forty years like the well-toned diminutive Texan he met back at the detention center in Oklahoma City.

* * *

Day Nine, Tuesday, January 23, 2007, Manhattan, New York: Lefebvre is on another commercial flight — this time to New York City. An arraignment is a legal document that calls a person, such as Lefebvre, to answer an indictment. The indictment was last week; tomorrow comes the arraignment, which will also include his first urine test. They choose a place on Park Avenue that Marella knows and likes, the Loews Regency Hotel New York.

They eat in style, dinner at Daniel on the Upper East Side. Lefebvre likes their idea of the world's most expensive hamburger. For thirty-two bucks, the Original DB involves sirloin burger filled with braised short ribs, foie gras, and black truffle, served on a Parmesan bun with frites. Tomorrow, Marella will enter a plea of not guilty on behalf of his client.

* * *

Day Ten, Wednesday, January 24, 2007, Manhattan, New York: Lefebvre, like Lawrence the previous Friday, must have his day of arraignment: Case Number 07-CR-597. The United States District Court, Southern District of New York, 500 Pearl Street. Criminal Cause for Bail Hearing.

"All rise," says the Clerk. "The Honorable Gabriel W. Gorenstein presiding. United States of America v. Lefebvre. Counsel, please state your names for the record." There are two government lawyers, Christopher Conniff and Treanor, as well as FBI Special Agent Maryann Goldman. Marella, Benjamin Gluck, and David Frankel say they're appearing on behalf of Lefebvre, who is present in court on bond.

Conniff tells the court Lefebvre was arrested in L.A. on January 15. There is no need for a Rule 5 warrant, an appearance upon arrest,

because he "was presented before a magistrate on that day in the United States District Court for the Central District of California." Then it's simply an issue of detention, bail, or release, says the judge, who then prompts Conniff to describe the agreed bail package: "The government entered into an agreement with defense counsel," says Conniff, "and we proposed to maintain the same conditions now. Those conditions would include a $5-million personal recognizance bond, which has been secured by the defendant's property in Malibu, California. The defendant would reside at that property and his travel would be restricted to the Central District of California and the Southern District of New York for purposes of appearing in connection with this proceeding."

The judge wants the Eastern District of New York added. Conniff says yes, Your Honor, and then, "Supervision will be conducted by the pretrial services officer in Los Angeles, and the surrender of all travel documents, which I understand has occurred, and no application for new ones."

Marella says almost everything stated is accurate. "I just wanted to make one correction. In terms of what has been posted, there was a $5-million cash bond that was posted in Los Angeles." Then a bureaucratic discussion follows because Marella and Gluck aren't members of the Bar of this court. The New York associate, David Frankel from Kramer Levin, requests a pro hac vice (for this occasion) from Gorenstein. It is granted, but the judge warns them that next time they're in his court they better have paid up the twenty-five-dollar fee so they can present the proper certificate to him.

The next order of business is the preliminary hearing. Lawrence's follow-up court appearance is set for February 14, Conniff tells the judge. Gorenstein asks if counsel can agree to this date, and Marella says he can. The judge gets right down to it: "Based upon the agreement of counsel, my review of the pretrial services report and the complaint, the defendant is released on $5-million personal recognizance bond already secured by $5 million in cash. His travel is restricted to the Southern and Eastern Districts of New York and to the Central District of California. Surrender of any travel documents and no new applications, strict pretrial supervision."

Gorenstein adds one more thought: "There was an issue in the report about drug testing. Is that not a condition at issue?" Conniff replies, "It should be, Your Honor. I omitted it. I'm sorry." So, so close — Lefebvre almost gets out of drug testing.

Lefebvre's arraignment is short, efficient, and cordial, unlike Lawrence's. Conniff does not even bother trying to convince Gorenstein that Lefebvre is a flight risk. On the down side, while Eaton never blinked about waiving the drug testing for Lawrence,

Lefebvre now has to face the omnipresence of this decision.

* * *

When Lefebvre pisses for the Man for the first time, the guy administering the test says, “Sure you don’t want to sit down?”

This first test is a howitzer. Sure, Lefebvre’s been smoking dope forever. But lately, in the last couple of years, he’s been smoking something called bubble hash. No ordinary pot, bubble hash is made from a process that extracts THC from weed. The extraction produces something akin to hard, brown, compressed hash. Lefebvre’s friend presented it to him a couple of years back. “John, here’s a little piece of it.” Then the guy, who has known Lefebvre forever, warned him, “I’m telling you, listen to me carefully, John, three tokes and I was u-h-h-h-u-r-r-h-u-u-h BAAMMMM!!”

Next morning, Lefebvre decided he wanted to show his mom the $1-million parcel of land he’d just scored down around Oldman Dam, a couple of hours south of Calgary. He did one toke on the way over to his mom’s condo by the Elbow River. Then he did another. Then he did one more. *Wow, that’s not bad … actually, hey, that’s pretty good!* So he decided, *Y’know, what’s one more hit?* Four tokes. Then he picked up his mom and started driving down Macleod Trail in south Calgary.

Mom was going on about something or other, but Lefebvre couldn’t keep track. He was going nuts and couldn’t concentrate on anything she was saying. *Holy shit, I’d better take control of this conversation right now!* He started talking about what *he* wanted to talk about, ripped out of his tree. And off they went, down to his new Oldman Dam property.

The point is, by the time the clerk in New York says, “Sure you don’t want to sit down?” Lefebvre has been smoking this stuff every day for months. The THC content in his body is off the chart.

THC overload now discovered, Lefebvre realizes it’s game over for getting high. For a guy who wants “He never stopped tokin’” for an epitaph, this has to be a tough sacrifice. “Forty million bucks, fuck that,” he acknowledges. “Not toking is the biggest inconvenience of being arrested.”

Ten days after the FBI’s intrusion into his life, Lefebvre’s first drug test is over. He is allowed to leave 500 Pearl Street and return to Malibu, where he can stare at the ocean and the haze and maybe write a few songs — the bust has given him a few ideas.

A bunch of press people come up to him outside. “Got any statements?” they ask. “Got any comments?”

“Yeah, I got a comment.”

Mics shift toward Lefebvre's mouth.
"Stop global warming."

XIII (January — June 2007)

"Living the Dream"

Back in Los Angeles, the alleged money launderer once again had to face Devona Gardner, senior officer, California-Central (Pretrial). Ten days before, when Lefebvre had first met her, she'd recommended that he remain incarcerated. He had visited too many countries in his life, she argued; he was a world traveler and constituted a flight risk. Despite this decision, Lefebvre enjoyed and memorized her voicemail spiel: "If this is about any other matter please leave a message and I will return the matter."

It was a weird experience being back home. He couldn't concentrate on reading and couldn't establish his usual routine. He had to see Marella at least once a week for the first three weeks, and he had to see Gardner regularly. He was phoning her daily and visiting twice a week. Foolishly, he drove into L.A. a couple of times before realizing the thirty-mile traffic jam from Malibu to downtown L.A. was crazy to negotiate. He started to ride the seams. "If you're on a motorcycle you can just take split lanes, so when the traffic's backed up you're still moving." Still, that was a lot of miles. "Eventually, they got it so I only had to come in once a week, then every other week, then monthly. Phone every week. They started slowing it down when they realized I wasn't a player."

It was hard for FBI personnel to imagine, but Lefebvre might not be the master criminal they had thought. He tried to settle in, and for sure he wasn't taking any chances smoking up. He tried to remember the last time he'd gone so long without doing so. His friends and associates in Calgary were supportive but "freaking out." They wanted to fly down, but at this point, early on, who knew what the DOJ might do? It might arrest anyone close to Lefebvre who was discovered crossing the border. He explains, "Geoff and Jane and all the people who are affiliated with me formally are reluctant to this day to go to the U.S. Jane has gone, but Geoff still won't. I'm not exactly sure why. Geoff's a cautious guy. That's one of the reasons I hired him. If I was money laundering so was he — that's the way he looks at it. I've come to an accommodation with them, so I say to Geoff, 'That would indicate that they don't want anything more out of me.' And he says, 'Yeah, but what do they want out of me?'"

The other investors stayed away. Ramsay and Choy never went near the border. Glavine and Edmunds, no way. Natland was in the U.S. on January 15 but soon hightailed it north. He rented a car straight away and drove from Las Vegas to Alberta, abandoning his rental at the border and walking across. Once on Canadian soil, he

was in — no one's going to stop a Canadian on his way out of the U.S. A friend had driven to the border to meet him and was waiting. Gordon Herman was in San Francisco when he heard, and he immediately left for the airport. "That," Lefebvre says, "would have been a harrowing trip."

Lefebvre was pensive, mulling things over, and he began to write songs about his predicament. The days were solitary and uneventful on the outside, which masked the turmoil inside his head. He says, "I was mostly alone, probably on my own every Monday morning to Friday afternoon. I'd get up. I wouldn't say I was depressed. I was anxious. Sleep wasn't going as well as it had. I'd wake up in the middle of the night with my heart racing, thinking, *What the fuck?* This whole room, my bedroom with thirty-foot-high ceilings and Tuscan-beamed woodwork and 165-year-old French white oak floors and $40,000 nineteenth-century Turkish mother-of-pearl inlaid dresser — it all kind of looked like it wasn't mine anymore."

Speaking about his new reality, he says, "I would get up in the morning, and I was into this cereal, Nature's Path Spelt Flakes, these Cheerios made out of spelt. You could leave them in milk all day long and they were still hard as rocks. I'd eat those and a basket of blueberries for breakfast and sit out on the porch and watch the surf and drink tea and think about shit."

Friends started to come down to keep him company, hang out on the deck and listen to the surf blast away at the shoreline — laid-back, almost. Mike Greene came down. Jeff Proudfoot came down. Kyle Blocksom — who in 2008 would become the contractor on Lefebvre's ambitious redesign of a resort property on Salt Spring Island, a place he would rename Stonehouse — came down with his wife. His musician and producer buddy Danny Patton came down a couple of times, and they played tennis every day. Lefebvre was taking lessons at Tennis Malibu, behind his house, further up in the hills. They went to some concerts together, too, but mostly they sat with a glass of high-end red and looked at the ocean. "That's what everyone thinks the movie stars are doing, except you're the only one there," says Patton. After both trips he experienced something he called Cinderella Syndrome: "At a certain point you're back in your minivan, drinking your Tim Hortons, going, *What happened?* Somebody waves the wand and you go back home."

Lefebvre had more than enough company, actually. There were acquaintances from Malibu and L.A. who would come over and hang out with him, people with whom he could go to Nobu. He didn't dine out every night, but many. He couldn't smoke pot, but he drank a bottle of wine every day. He cherished what solitude he did have: "I really did appreciate the time alone. A lot."

He knew he had a recording date ahead of him, and he forced himself to practice his guitar work and singing. “I’ve been to jail before,” he told Patton, “I know it’s not the Hollywood version.” He stayed cool; he was productive. He wrote fifteen tunes between the bust and June 1. When the DOJ hounded you, he reasoned, it might be a good idea to keep going with that little dream project. Forget about dropping another five million on another environmental cause you love — that could wait — how about dropping a little something on yourself right about now?

Lefebvre recalls, “For the first two or three weeks, I was beside myself, and it was probably in that first week that I phoned Brian Ahern and said to him, ‘You know the plans we had to build a nice studio out in Salt Spring Island to do this recording project? I wonder if there are any nice studios in Los Angeles?’”

Ahern, Patton, and Lefebvre had batted around various locales for doing the recording proper, including Calgary, Nashville (Ahern’s hometown), Salt Spring Island, and Vancouver. Ahern leaned toward the coast: the original plan was, according to Patton, was to ship all the gear to Salt Spring around May.

Ahern listened to Lefebvre’s idea about getting it done in L.A. and told him it was probably for the best. Originally he had met Lefebvre through Patton. Ahern had produced a record by Beautiful Joe, a Calgary rock group Patton played in, which was a local success. Then Patton produced a Lefebvre demo tape at his own place, Airwaves Recording Studio, located in the converted garage in his backyard. It was just the two of them and drum programming, with a live drummer replacing those tracks at the end. It took all of two weeks to bang out before Lefebvre said, “Now what?” Patton sent a copy to Ahern. “He was the only famous guy I kind of knew that I had a phone number for.”

Lefebvre thought Patton was a bit nuts to believe a producer as credentialed as Ahern would be interested, but about six weeks later, in May 2006, Ahern phoned Patton back and said in his low rasp: “Danny. B.A. I think I can work with this guy.”

Patton thought there might have been some calculation: “He might have caught wind that John had some money.” But lucre wasn’t everything to Ahern, and he warned Patton, “If it’s horrible I’m not doing it.” But there was no need to worry. “It’s not like John quit lawyering and decided to learn how to play guitar,” says Patton.

In August, well before the bust, the two of them had flown to Toronto to meet Ahern, who had some work scheduled there at that point. That’s when they started to discuss studios, musicians, and locations.

Ahern had an unorthodox idea about how to record Lefebvre. He

figured the guy might get spooked playing with all these fabulous name musicians, and so to ensure tranquility he lobbied to record at either the Salt Spring house or Malibu 2. It was the home birth versus hospital birth idea. That was before Judge Gorenstein in New York made the decision for them.

Patton recalls, "Then we all met in Salt Spring in January 2007, just before John got busted." Actually, Patton and Lefebvre flew down to L.A. in the first week to meet Ahern and then they all flew back to Salt Spring. Lefebvre was aware that the heat had been turned up and was worried about getting popped as soon as he got off a plane. But nothing happened. Only later did it become clear why the FBI was waiting.

After the bust, Ahern phoned Patton to kvetch. "Well, of course I heard from Brian right away. I don't know if he was more worried about his gig or John. 'Ooooowwww, he's in jail. Danny, what's going on?' I said I just knew as much as what he knew," says Patton.

Ahern's self-interest was understandable. He didn't know Lefebvre from The Dude, but a lucrative gig he'd lined up now looked like it had vaporized. He probably wasn't familiar enough with Lefebvre at this point to know the truth: once the guy got an idea in his head, he was not easily deterred. Confined to the central region of California, the bail terms severely reduced Lefebvre's options, of course, but a guy who'd always been a free spirit put on his bravest face. Being hemmed in by a sprawling L.A. still equaled freedom of movement, to a degree. For instance, it would not be okay to head north and cross the border to see his mom in Calgary, but it would be okay to jump on the Ducati and ride east to Joshua Tree National Park. So he tried to keep himself in a stoic, glass-half-full kind of equilibrium, thinking, *Well, I've been meaning to see the desert anyway*.

And Lefebvre's thoughts about the upcoming recording sessions were analogous. His choices were limited to L.A., L.A., or L.A. Yeah, so, what's your point? There was no stopping him — the recording sessions were happening. So they looked all around L.A. before Lefebvre finally asked, "Well, Brian, what's the best studio in town?" Ahern said, "Oh, the best — the best is the Village Recorder in West L.A."

That suited Patton. He'd always thought Ahern's idea of bringing the studio to the musician — whether it was building one on Salt Spring or setting up the foam on Malibu Road — was nuts. The best studios and the best musicians in the world are in L.A., so why reinvent? He'd never said a word to Ahern about it, but he was relieved when they settled on the Village. Not squawking was probably a good move on Patton's part, because when Lefebvre wanted Patton to be there at the sessions as his confidant, Ahern

agreed.

Ahern chose the Village because of a tip. He was friendly with T Bone Burnett, who mentioned to him in passing, “Yeah, I’m finishing up in Studio D, so it’s open.” Ahern phoned in March and secured the booking — Studio D, Monday to Friday, four weeks, June 2007. Lefebvre had his studio and his advisor, so he told Ahern to invite whomever else he wanted. “I called the best in the country,” said Ahern. Big names accepted Ahern’s offer to play with Lefebvre, pop and rock musicians of considerable pedigree, people such as Al Kooper and Glen D. Hardin.

And so Lefebvre’s new plan — to spend an entire month recording at the Village — started to come into focus about a month before he emailed me with his “living the dream!” line. By then he was in full-glass mode. When Monday, June 4, rolled around, his first day on the job, Lefebvre reveled in the How-Crazy-Is-This opportunity he had created for himself. He was as ready as could be. He had hired Elvis’s old piano player, Hardin, to transcribe and chart all the tunes for the band. He had taken singing lessons. Ahern had set him up with a microphone and headphones in Malibu 2 to simulate the studio setup so he wouldn’t tense up when the actual recording started. There were plenty of times during that first day, during the entire month, when he forgot that his liberty had been compromised.

* * *

Like Screaming Lord Sutch, the fake English earl who hobnobbed with famous rock musicians such as Jimmy Page and John Bonham in the late sixties, Lefebvre set himself up to play with the best. He might have been internet royalty, a rich man who could afford to hire a Svengali and a bunch of hot musicians to play with him in a famous studio, but, unlike Sutch, he was a half-decent musician who wrote a batch of half-decent songs. The challenge was, except for his work with Karen Fowlie a decade earlier, Lefebvre was a studio neophyte. Yet he played the good pupil, applied himself, and learned under Ahern’s guidance — but not always without protest. During one of the last sessions, in late June, Ahern suggested a specific change in direction on a tune. “Okay,” Lefebvre pouted. “After all, it is your album, Brian!”

“Hey, it’s my reputation on the line here,” parried the man with the music industry bona fides and enviable address book.

The relationship between Lefebvre and Ahern drove the sessions — not quite master-slave and not quite employer-employee, somewhere in between. Lefebvre told Ahern he wanted candles to

create a spooky twilight atmosphere while singing: “It’s way cooler that way, Brian.” That was okay with Ahern — anything to make the guy feel more comfortable.

Ahern hired a Nashville-based photographer and musician named Rick Clark to shoot the sessions, and he was in the candlelit room adjusting an old RCA microphone for a shot. Lefebvre stood, hands on headphone cans, emoting and looking like an old Waterbed Warehouse ad that ran for years on Calgary television. “Brian,” Lefebvre said, while Clark set up the tripod, “stay here for the shot, will you? You make me look less fat.”

Ahern couldn’t let that go. He came back to this dig a few times during my stay. “John, do I really look fat?”

“Well, okay Brian, let’s say you make me look normal.”

The comment wasn’t tactful, but it was accurate. Ahern was one Everest of a man. Beside it, Lefebvre’s gut was a bunny hill.

* * *

My hanging-out-with-the-rich-guy time was over, and Patton’s Cinderella Syndrome was about to kick in. On Friday, June 29, 10:50 a.m. PST, I was in the air flying back to Toronto. When I was about three-quarters of the way home, Lawrence entered Judge P. Kevin Castel’s courtroom, 12C, in Manhattan, this time for a 3:45 p.m. EST appointment for his plea. Peter Neiman, his lawyer, and two WilmerHale colleagues, Shane Stansbury and Steve Bero, were with him. U.S. Attorney for the Southern District of New York Michael J. Garcia was there for the government, along with Assistant Attorneys Timothy Treanor and Chris Conniff. FBI Special Agent Tim Dinnen was on hand. Lawrence was about “to enter a plea to an information.” At one point the judge asked Lawrence to describe in his own words what he did that he now believed set him afoul of the U.S. government.

The defendant told Castel his story:

In 1999, I agreed with others to found a group of companies that were eventually called the Neteller Group. The Neteller Group provided an online money transfer service, using, among other things, bank wires that enabled users to transfer funds worldwide to and from merchants that registered to use the Neteller online payment system.

In 2004, there were more than six hundred thousand members with Neteller accounts, a significant number of whom were residents of the United States, and there were more than one thousand merchants registered to use the Neteller system. The Neteller Group focused its growth on the online gaming segment and achieved

widespread adoption in that market.

In 2004, approximately ninety-five percent of the Neteller Group's revenue derived from processing money transfers pertaining to the online gambling market and a significant portion of the Neteller Group's revenues derived from persons in the United States, including Manhattan.

By March 1, 2004, the Neteller Group had 163 full- and part-time employees. I held a position of chief executive officer of the Neteller Group until approximately the end of 2002, and held a position on the board of Neteller PLC and predecessor entities until October of 2006. I remained a shareholder of Neteller PLC through the time of my arrest in January 2007. During the time that I was directly involved in the operation of the Neteller Group, I, among other things, entered into contracts with merchants and payment processing companies and managed the internal operations of the Neteller Group.

During my involvement in the Neteller Group, I learned that the United States had legislation barring certain actions intending to fund online gambling services. With this knowledge I came to understand that providing payments to online gambling businesses serving customers in the United States was wrong.

And so it was that Lawrence was advised to plead guilty, not to money laundering and racketeering, but rather that he came to see that what he was doing so successfully was, in fact, against the law. That's what the FBI wanted — admit it, Lawrence, you broke the rules. Now he was going pay a lot of dough — up to $100 million — and do some time, up to five years.

Neiman then made a play for the judge to alter his client's travel restrictions on the bail package. My client pleaded guilty, Your Honor, so could he please travel anywhere in the world with prior notice to the government? There was the fully secured $5-million bond, Your Honor, plus he left the country twice and returned, which means he established precedent twice. Judge Castel said, hey, not so fast, what if I allow just the U.S. and Canada? Then Neiman said, look, Your Honor, that's great, but my client's primary residence is actually the Bahamas. "I'm going to grant your application in part," the judge decided. "I'm going to limit travel to the United States, Canada, and the Bahamas, without prejudice to your right to make an application showing extraordinary circumstances that require further modification."

Castel then set Lawrence's next meeting, his bail hearing, in exactly four months' time. Lawrence got to go home to his wife and kid, and Lefebvre had a good idea what was going to happen in courtroom 12C in eleven days' time.

XIV (July 2007)

"I Plead Guilty, Your Honor"

Ahern initiated mix-down sessions soon after the recording sessions finished. Lefebvre had put a lot of material into digital memory, so he knew the process might drag on. Whatever, that could wait. Like Lawrence before him, Lefebvre had a reluctant date with Judge Castel, and it was set for July 10 at 1 p.m. When the United States of America v. John David Lefebvre resumed, he had to listen to a judge tell him how his life would work for the foreseeable future. Across the aisle, his new best friends from the FBI, Garcia and Treanor, were there, along with Special Agent Goldman. Marella and Gluck from L.A. were right there with him, along with local counsel Michael Tremonte from Cohen & Gresser.

That was the part Lefebvre had been dreading. He thought it was sort-of, kind-of bullshit, what they were doing to him, but he was powerless, which was the worst part. Other than getting a few good lines off in his songs, he had to sit here in Castel's fiefdom, 12C, and take it. Castel wasted no time: "I've been told that you wish to enter a guilty plea to a charge contained in a criminal information. Is that correct, sir?"

Lefebvre said, "Yes." He took the oath and answered umpteen questions about his state of health and mind. Castel was only following a set routine designed to establish without doubt that the defendant understood what was happening to him. The first question was about doing drugs and drinking in the past twenty-four hours. Lefebvre admitted to drinking wine with supper the night before. Was that all right? Sure, so long as his mind was now clear. "Yes," he replied.

Castel then talked about Court Exhibit 1, the waiver of indictment. He advised Lefebvre that he was giving up his opportunity to be tried before a grand jury of twenty-three citizens who would decide by majority vote whether or not he ought to be charged. Marella informed the court that his client waived the public reading of the criminal information. The court told Lefebvre he was giving up his right to presumption of innocence, that the government would no longer have to prove beyond reasonable doubt that he was guilty, and that a jury of twelve would not have to unanimously agree with the government's argument. Yes, Lefebvre waived it all.

The right to cross-examine the government's witnesses, the right to take the stand and defend himself, the right to not take the stand and not have it influence the outcome, the right to ask the court to compel witnesses to testify, the right to appeal if found guilty. Yes,

yes, Lefebvre waived it all.

They discussed the "information," S1 07 Crim. 597. Castel wanted to make sure Lefebvre understood that he was being charged in "Count 1 in connection with your participation in the operations of Neteller PLC, a company that provided internet payment services, and its related companies," and charged with a violation of 18 U.S. Code, Section 371. He understood.

And then we got to the sticky part. Castel said the violation meant that Lefebvre was admitting to participating in a conspiracy from June 1999 to January 2007. One of the objects of the conspiracy was that Lefebvre and others "engaged in the business of betting and wagering unlawfully, willfully, and knowingly." This part of the conspiracy was weird, since Neteller employees were not actually gambling but moving clients' money around. The next part was a little more comprehensible — Lefebvre and others knowingly used a "wire communication facility for the transmission in interstate and foreign commerce of bets, wagers and information assisting in the placing of bets and wagers on sporting events and contests and for the transmission of wire communications which did entitle the recipient to receive money and credit as a result of bets and wagers and for information assisting in the placing of bets and wagers."

At least that clause made sense, because it was what Neteller was all about, and if it was a conspiracy, all Lefebvre could respond to this charge was "I understand that completely."

Judge Castel mentioned the sentence contained in the charge: maximum five years' prison; maximum three years' supervised release; maximum fine of the greatest of $250,000, twice the gross pecuniary gain derived from the offense or twice the gross pecuniary loss to a person other than yourself as a result of the offense; and please, don't forget the $100 special assessment.

Plus — oh, yes — the forfeiture allegation. If Lefebvre admitted to it, he would forfeit his interest in "money used in the gambling offenses and all property, real and personal, that constitutes or is derived from the proceeds of the violations of law, including but not limited to at least the $100 million in U.S. currency." The government had calculated a sum of $100 million dollars, but don't worry, it was going to be split between Lefebvre and Lawrence. Yes, he understood he was about to get dinged for $40 million, and, maybe, if you think he needed to think about what he had done, Your Honor, do time.

Castel then turned to the sentencing part of his program. Again, it was a boilerplate: He told Lefebvre he would consider a range of factors—"the nature and circumstance of the offense, your personal background and any criminal record you may have" and would read the prepackaged presentence report written by a member of the

probation office. The report would relay information on Lefebvre's life history and background and would recommend to the judge a range for the sentence, under sentencing guidelines. He told Lefebvre he would hear from government lawyers about how the defendant had conducted himself, whether or not he had cooperated with the feds in their ongoing investigation of online gambling, and, if so, how much. He would also hear from Lefebvre's lawyer about how his client had been turning his life around and, yes, how much he had been assisting the government in catching other alleged bad guys. Then he cautioned Lefebvre that, look, even after doing all that reading and listening, he was the judge and therefore under no obligation to follow anyone's advice: "I need not follow it and can sentence you all the way up to the statutory maximum. The guidelines are advisory and are not binding on me. Do you understand all of that?"

With that vice clamp, Lefebvre could only say, "Yes, I do, Your Honor."

Even though Castel had accepted the plea bargain, he still had to hear what Treanor's case would have been against Lefebvre had the proceedings gone to trial. So he asked for the government's evidence. Treanor said he had to show beyond reasonable doubt that Lefebvre and others were part of a conspiracy in violation of U.S. law and the agreement to do so "had some nexus to the Southern District of New York." Treanor had to prove that Lefebvre violated the Wire Act by knowingly using some kind of wire communication to transmit bets.

Then Treanor had to prove that Lefebvre violated the Illegal Gambling Business Act, 18 U.S. Code, Section 1955. He said, "An offense under that statute requires the government to prove that someone knowingly conducted an illegal gambling business. That's a business that operated in violation of the law of a particular state. Here the violation is of the law of New York State." In other words, the charges had come out of New York so he had to show that Lefebvre had broken New York laws. Glavine had talked about how Neteller turned off certain states where the laws made it too hot to operate. New York wasn't one of them.

Then there was the money part. Treanor had to prove that Lefebvre's business involved at least five people, had operated for at least a month, and had gross receipts of at least $2,000 a day. Easy peasy, since Neteller had hundreds of employees, operated for almost a decade, and was, by the time of the bust, watching billions pump annually through its monetary ventricles.

And then there was the money laundering. According to 18 U.S. Code, Section 1956(a)(1)(A), it's illegal to move money "from either inside the United States to out or from outside of the United States to in," for the purposes of gambling. That was Treanor's way of saying in

and out of the U.S. Okay, maybe yes, maybe no. Again, Neteller wasn't one of the bookies, it simply handled the movement of clients' funds, but Treanor was going to want to say, lump it, Neteller exec, it's money laundering according to U.S. law.

Last, Treanor had to show Lefebvre knowingly set up and ran an unlicensed money transmitting business (18 U.S. Code, Section 1960) that promoted illegal gambling between states as well as foreign commerce. Again, maybe yes, maybe no. The gambling sites themselves were invariably located in legal jurisdictions, but whatever, Treanor won't have trouble convincing a U.S. magistrate judge that Neteller, and Lefebvre, had observed a rather loose interpretation of the law.

Then, at trial, Treanor said, the government would have to parade to the stand both its cooperating and its law enforcement witnesses. Castel would be treated to "voluminous evidence" of online transactions involving Neteller with people living in the Southern District of New York, Manhattan, and Westchester County.

Castel then turned to the defendant and asked him to describe, in his own words, what he did that led him to believe he was guilty. Lefebvre asked to read from his notes. Permission was granted. He read the same facts Lawrence had trotted out: Neteller was a money transfer business; six hundred thousand accounts by 2004; more than one thousand merchants connected to the system; almost all business coming from U.S. customers, "including Manhattan."

Lefebvre told Castel he was president of Neteller until the end of 2002 and that Neteller had some 170 employees by March 1, 2004. He added he was also a director and member of the U.K. version of the company until December 2005. After that, his only role was that of shareholder. "Among other things," he said of this period, he "managed internal operations of the Neteller group." Then he recited the "admitting guilt" mantra Lawrence had been advised to say: "During my involvement in the Neteller group, I learned that the United States had legislation barring certain transactions intending to fund online gambling services. With this knowledge I eventually came to see that providing payment services to online gambling businesses serving customers in the United States was wrong."

Castel thanked Lefebvre for the admission. He asked both Treanor and Marella whether or not there was a "sufficient factual predicate" for Lefebvre to enter a plea of guilty. They both agreed there was. Castel hammered away at Marella one more time about mounting a plausible defense. Marella told him it was not possible. Castel turned to the defendant and said, "Mr. Lefebvre, how do you plead to Count 1 of the information, guilty or not guilty?"

"I plead guilty, Your Honor."

Castel said, “All right.” One down. On to the forfeiture. Same deal. Lefebvre admitted to the allegations. Castel reiterated his opinion that Lefebvre was fully cognizant of what was happening around him, and so therefore he accepted the guilty plea and the admission of forfeiture. He stated he wanted a presentence investigation and advised, “Mr. Lefebvre, it’s important that you be candid, honest, truthful, accurate with the people who prepare the presentence report. Tell them the good things and even the not-so-good things, because that report will be important in the decision I make on sentencing.”

Marella and Lefebvre would get their chance to review the report prior to sentencing. If there were any errors, Castel wanted to know about them. He set the sentencing date for November 1, 2007, at 9:30 a.m.

Lefebvre’s lawyer then haggled to get his client a bit of breathing room. The current supervision was intense — daily reporting. Castel decided in favor of the defendant. Pretrial supervision would be allowed to remain L.A.-based and required Lefebvre to make in-person appearances at least once a month. His travel would no longer be confined to the Central District of California and to the Southern and Eastern Districts of New York. He would be allowed to travel throughout the U.S. and Canada. The problem was, no one knew where his passport was. It had been surrendered either at pretrial services or the clerk’s office in L.A. and hadn’t been seen since. Castel said he couldn’t sign an order to return the passport until it was found and directed Treanor to find it in the next two days.

Castel had a final word for Lefebvre: show up on November 1 or face being charged with an additional crime — bail jumping — which could net him up to another five years tacked onto whatever he was going to get, plus another quarter million of his cash donated to Uncle Sam. Lefebvre understood. That turned out to be a non-issue because it would take more than four years for Lefebvre to get his final day in court.

Lefebvre was on tenterhooks, waiting to be sentenced. He could mix his double album, he could nurture his romance with Hilary Watson, and he could build his working relationship with the Suzuki Foundation in Vancouver, yet with the all this legal uncertainty he felt suspended in the business of life. He stewed about the injustice of it, but he had to follow Marella’s advice. There was no other way to do this except to wriggle out slowly and pay dearly to do it.

For therapy, Lefebvre decided to write a screed about his issues with the U.S. government. “The law as to internet gambling is a hypocrisy,” it said in part. “This is not to say that the individuals who are conducting my prosecution are hypocrites. I believe that they are

performing their duties with the utmost good faith. They have been consummate ladies and gentlemen at every turn. But they are also officers. And their office has been set in the service of hypocrisy, supported and enforced by a gross abuse of the criminal authority, to corner a market, against America's most fundamental value: Freedom."

XV (2007–10)

"That's a Lot of Giving Away Money They Took Away"

Lefebvre, Hilary Watson, and I are scheduled to attend the Western Magazine Awards in Vancouver. The magazine article I wrote about him, published in *Swerve* magazine, the weekly glossy insert in the *Calgary Herald*, is up for a couple of awards. I asked him whether he might want to attend and he replied, "Sure, why not? Thanks, man." It's Friday, June 20, 2008, and I've flown on Air Canada from Toronto to meet the couple at Lefebvre's condo on Beach Avenue, across the street from English Bay in Vancouver's West End, just up the hill from Stanley Park. They're flying in on a Salt Spring Air floatplane. If the tide is high they get picked up at Lefebvre's house; if it's low they've got to make the seven-mile drive to the harbor. They get dropped off either at Vancouver International or downtown, at the harbor, whichever happens to be convenient. In this case, downtown is the ticket.

It's not a walk-up; you use a personal smart card to activate the elevator and the doors open to the fourth floor, Lefebvre's sumptuous but dark-hued and unexpectedly gloomy flat. I get the impression he doesn't much like the place. He calls the ornate faux Roman columns and protective gargoyles too "guido" for his taste. I wonder why he bought it and realize that perhaps he didn't have the time — frazzled from the bust and its aftermath — for a long search. He'll make good on his distaste: a year later he'll sell it and buy an eleventh-floor condo near Granville Island — more his speed. Still, it's spacious, well laid out, and appointed in the usual all-silver, all-dark-wood, rich-yuppie style.

We watch a bit of soccer on the super-sized screen before heading out in a cab. The awards night is being held at the River Rock Casino Resort in Richmond, next to Vancouver, a tacky location for an awards banquet that celebrates feature writing — or maybe apropos.

First thing we notice at the awards show is a silent auction. Lefebvre cruises the available artworks, donated to the cause courtesy of local artists, and bids $3,000 on one piece of art I guess wouldn't have gone for more than $300. A nice piece of post-pop art — my friend Shelley and I both were eyeing it before Lefebvre jotted down his slam bid. We look at the number, then each other, then roll our eyes and smile our little crooked smiles. He walks back and forth, writing his name into a half dozen slots for varying amounts from $3,000 down to $500. No matter what number he scrawls, Lefebvre far outbids every other name on the chits.

Judging from the amount of art on the walls of his Salt Spring

Island house — and leaning against the walls on the main floor, in the basement, in the yard off to the left of the dining room sliding door, not to mention the pieces of sculpture out on the lawn overlooking the Strait of Georgia, the mermaid sculpture that plays peekaboo with the tides every day — and his Beach condo and his house in Calgary, Lefebvre buys as much this way as he does at galleries. Lefebvre buys art this way because he likes to support young artists and struggling artists. Artists, period. Whether it's of lasting value is a matter only time will tell — and a question that probably doesn't interest him.

The awards go on and on, beginning only after the full-course dinner is served and consumed and after master of ceremonies Steve Burgess takes the floor — literally, for there is no stage. The jokes sally forth and then collapse on the floor in a heap in front of the hapless emcee as we chow down. Now Burgess has to fight through full-stomach lethargy to knock attendees out of their narcolepsy, finally eliciting a few laughs out of the stuffed gullets. My story does not win, but one of my fellow *Swerve* scribes, whom I've just met, walks away with three Ws. We all congratulate him. He says with the prize money he and his wife can now afford a honeymoon.

Once the interminable proceedings grind to a halt, the WMA woman in charge of the auction comes over to Lefebvre. She tries to talk him into taking the artworks with him, right then and there. Twice, perhaps three times, the conversation circles around to closing the deal — tonight. "Would it be possible for you to take the works home?" she inquires, not quite sweetly. "We'd be happy to order a cab for you."

Lefebvre isn't having any of it. His lady friend is with him. It's a social occasion. He doesn't need to be bothered with carrying around works of art at midnight on a Friday night. Lefebvre detects a hint of desperation in the woman's appeal, as if she might be worried he isn't good for the money. While thanking him graciously for his generous bids and patronage, perhaps she might be able to settle this business with them tonight?

What this woman doesn't comprehend is that underneath Lefebvre's jelly-like bonhomie is bedrock. It's bedrock made from stubbornness, the finest granite. Lefebvre makes it known that he won't be picking up the artworks tonight. No, he won't be taking them with him this evening, or any other evening in fact. Someone else will be doing the picking up and dropping off, and so far as he's concerned that someone can just as easily come by on the weekend. Or Monday. Yes, if Monday would be preferable for her then that could work for Lefebvre, too. Right? Right. Or perhaps the lady would prefer he send someone around to pick them up and ship them to Salt Spring Island — would that work for her?

The woman's eyes betray the look of defeat. She now understands fully that the idea of a man of Lefebvre's financial muscle carrying artworks under his arm, perhaps enlisting his lady friend, maybe even his writer acquaintance … well, perhaps she understands the situation now.

Or not. Perhaps she acquiesces to Lefebvre's will yet continues to harbor the view that Lefebvre might in fact be some kind of longhaired hippie charlatan having fun at the expense of the WMA. She fades into the crowd and resumes her search for the other successful bidders.

* * *

A couple of days later, I'm sitting in Lefebvre's white Toyota Sequoia in the driveway of his house on Sunset Drive on Salt Spring Island. We're about to back out and swing up to the palace he calls Stonehouse, his ambitious project to transform an old resort property into an eco-friendly hangout for friends, family, and maybe even influential people, and then, eventually, into a high-end B&B. Lefebvre explains, "I figured if I have to kick people out of my place I've got to give them someplace they'd be happy to go to. Or in case the Dalai Lama wants to stay here, he'll have a nice place."

That's the deal: entice big-name people like the Dalai Lama, Malcolm Gladwell, Al Gore, David Suzuki, et al., to come to Salt Spring, hang out at Stonehouse, sit inside the Stone Circle, absorb the positive energy, and engage in positive dialogue about how to change the mental switching of human beings to something less destructive for our surroundings.

At one point Lefebvre tells me, "I shoot off my face about the way things are in the world. It was self-evident to me to walk the walk. I had an opportunity to make some huge differences. I know, it sounds like a post-mortem, and in a lot of ways it is a post-mortem because I lost $100 million worth of stock value and gave $40 million cash to Uncle Sam. That's a lot of giving away money gone."

But he's still got enough to build the kind of castle where a man like David Suzuki might like to stay. Stonehouse is about ten miles from Sunset Drive, on the northwest side of the island. You have to drive south on Sunset, hang a left on Vesuvius Bay Road, then a right on Lower Ganges, then drive on through Ganges Harbour, right by its market and on up Fulford-Ganges Road a couple of miles. Now you're heading southeast and looking out over the east side of the island.

It's a stinking hot, beautiful afternoon this third week of June. Lefebvre talks a bit about his gardener, Lynn Demers, with whom

we've just been talking. She's also a sculptor. When Lefebvre first arrived in Salt Spring in 2005, he noticed her work immediately and loved it. He bought some pieces, and they now stand tall in the downtown area. He also asked her over to the house on Sunset Drive to talk about commissioning and then placing some of her work on the property.

Geoff Savage took one look at the way Lefebvre became animated around Demers and thought, *Uh-oh*. She's a good-looking, fit, middle-aged woman bathed in a kind of milkmaid purity, with straight blond hair, ample décolletage, and a warm, giving smile. Lefebvre's liaison with Demers was affectionate and casual. It did not last long, maybe a year. They remained friends as well as being engaged in an employer-employee relationship. Lefebvre explains, "She's gotten away from working with chisel and soapstone because it's hard on the joints. She does the gardening to pay for the time to do the sculpting, but she's good at it. She likes doing that, too. And she's not just a gardener but a landscape designer, too. She built that whole garden at my house."

Lefebvre cranes his neck and backs the Sequoia out the driveway, then casts one look back at Demers, bent over a bush in his garden.

On Sunset Drive, we enjoy the rolling view, and so I ask about the weather in Salt Spring, out in the gulf, where the ecology is so different from Malibu, Costa Rica, or Calgary. Lefebvre explains, "Winters here are beautiful because it's so lush. It's like a rainforest here in wintertime. There are two waterfalls on my property and they're roaring in the winter." One burbles through a drainage pipe under the driveway road and the other marks the property boundary. He adds, "The last three winters we've had maybe seven to ten days below zero, and it would be two and three below. It's nippy, though — a humid cold."

We grouse about spending numerous winters in Calgary, with its potential for both mild Chinook conditions and forty-below cold snaps that reduce all peregrinations to the bare essentials. We're happy to see the back of those; nice place to visit and all. I tell Lefebvre Calgary's growth astonished me when I went back in 2005 after a long absence, all helter-skelter, a boomtown with a *Deadwood*-like mentality and no taste for curbing reckless growth.

Lefebvre says,

Calgary is a beautiful place to be, a lot of outdoorsy people. It's too bad the outdoorsy people can't get their heads right about climate change. It's the lobster boiling in the pot. It doesn't look like anything's wrong, with the seemingly unlimited amount of land.

That's mixed in with a bit of people tend to believe what they want to believe. If that's what we're doing in Canada, imagine China, imagine Russia — imagine everything. That's what humans do. They

just go until they get stopped.

Lefebvre stops. He picks up a hitchhiker, a young woman named Alison, twenty years old at most. She's lugging an overstuffed backpack that dwarfs her. She's fresh out of St. Thomas, Ontario, directly south of London, and was just in Victoria for two weeks. The ferry let her off at Fulford Harbour and she then hitched a ride to Shark Road. She was planning to stay at an organic farm. "Then I found out they changed locations," she tells us. "Now they're actually closer to Fulford ferry, so I'm going to try to get back down there."

"I lived in London when I was an infant," says Lefebvre, "a place called Frontenac Road." He wonders whether we want to stop for coffee in Ganges Harbour. He asks Alison if she'd like a drink. She would. We gas up with Americanos and double espressos. Lefebvre pays. You cannot buy anything when you are with him. He won't let you. Then Alison has to get out and head in a different direction, toward her organic farm.

A couple of miles beyond town, heading uphill on Fulford-Ganges Road, we arrive at Stonehouse. From this vista, way below is the long, narrow inlet into Ganges Harbour. And to the east, the impressive volcanic deposit of Mount Baker juts into view. The attraction for Lefebvre is evident. Baker is playful from this vantage point, sometimes luminescent, sometimes invisible. Every day, or even several times a day, it is a different color or barely there or not there at all — a mystery, a painter's delight.

Stonehouse contains six separate sleeping and cooking quarters, an office for Geoff Savage and his assistant, Marian Bankes, a sound studio for Lefebvre and musician friends, an outdoor concert round, and thermal heating and cooling coils underground, which Lefebvre says are expensive but actually will pay for themselves in ten years and be free thereafter. And yes, he really does want to invite the Dalai Lama and his entourage to Stonehouse. Lefebvre's overture to His Holiness is not so outlandish. His friend Jim Hoggan is a board member of the David Suzuki Foundation, and so Hoggan knows Victor Chan, the executive director, who co-authored a book with the Dalai Lama called *The Wisdom of Forgiveness*.

Lefebvre explains,

When Victor was twenty or so he was traveling the world and wound up getting kidnapped in Afghanistan by some clannish people and held for ransom. It just so happened that the Dalai Lama was running through there at the time, interceded and got Victor freed. Victor became quite a big fan, obviously, and devoted quite a bit of his life to assisting Dalai Lama. They became quite dear friends. Victor's roughly my age, and Dalai Lama is about twenty years older. Victor spends two or three months a year with Dalai Lama. So through

Jim I met Victor, and through Victor I began to take a deeper interest in Dalai Lama, commonly referred to in his circle as “His Holiness.” After I gave some money to the Dalai Lama Center for Peace and Education, His Holiness decided he wanted to meet me. I had actually met him before. A group of about fourteen setting up the Dalai Lama Center met him in Tucson. I committed some money, $5 million, which, eventually, I was unable to give because of Uncle Sam. I was only able to give $1 million, but I had given $500,000 before, so it was a million-five. The truth is, Dalai Lama is not a guy who is going to have trouble raising money. It’d be easy for him to get thirty million people in the world to give him a buck — but we got the ball rolling.

The Dalai Lama was curious to meet the source of the money and granted Lefebvre an audience in Vancouver. He wondered if the donor would like to bring anyone. Lefebvre figured if His Holiness wanted to know where he was coming from, he had better meet his mother. The Dalai Lama’s schedule was packed, and when Lefebvre arrived with his mother he recognized a bunch of Conservative government cabinet ministers. Prime Minister Harper had given the go-ahead to make the Dalai Lama an honorary citizen, which upset Chinese politicians. Lefebvre and his mom had to wait their turn.

Lefebvre says,

My mom was excited to meet Dalai Lama. She might have been more excited to meet the other His Holiness, Pope Benedict XVI, Joseph Ratzinger, who, in my estimation, was absolutely the most un-humble representative of Christ that ever existed. So we were sitting there with Victor Chan, and in a few minutes His Holiness was shown in, and he sat down. I was shown to a chair, and my mom was to my left, sitting between His Holiness and me. We shook hands and then sat down.

We talked about walking down both sides of the street, because I was doing the Four Great Rivers initiative in China, and I was telling His Holiness how it was delicate for me, because on one hand, I was assisting the Chinese on a conservation project and meeting Chinese guys who were spying on each other in case anyone ever mentioned Dalai Lama in anything but pejorative tones. And then on the other hand, I was meeting His Holiness and setting up the Dalai Lama Center in Vancouver. So I said, “I think of myself as swimming down the middle of the river.” So he said, “Ah yes, very important. Very, very important.” And he talked to my mom. We talked for about twelve, maybe fifteen minutes, and it was fine.

At one point, Dalai Lama put his hand on my mom’s knee. My mom put her hand on her own knee, and without looking he put his hand on my mom’s hand on her knee. She was startled and right away

he took away his hand and apologized. She said, “No no, it’s fine, it’s quite lovely actually.”

Chan grabbed a few pictures of Lefebvre and his mom with His Holiness before the Dalai Lama was whisked off to a big show downstairs in BC Place. Lefebvre’s mom then sat down again, winded.

Lefebvre continues,

A guy on the Dalai Lama Center board said, “Louise, are you okay?” She goes, “Uh-uh-uh-of course I’m okay!” She was absolutely breathless from having met this cat.

Dalai Lama is a gentle gentleman, but not in the sense of being withdrawn. You know him to be a powerful guy, but he’s a gentle powerful guy. He’s tremendously learned about spiritual matters, but nothing he knows is beyond any of us, and he knows that.

By the time it was over, Mom was taking a different view of Ratzinger.

* * *

If the Dalai Lama ever comes to Stonehouse, he will want Louise Lefebvre to be there. And if he does come to ask what’s so funny about peace, love and understanding, this is what he will find: one main kitchen with an under-lit onyx center island; eight Sub-Zero fridges; gel mats on heated concrete; one cook/housekeeper (Nathalie Carles) using only the finest organic ingredients and Restoration Hardware cleaning products; a massive suspended television set; a couple of imposing sculptures hanging from the ceiling; a Bösendorfer on which to pound out Lefebvre tunes; automatic, rain-sensitive, temperature-controlled skylights; a garage with five double doors with an art gallery and vintage car collection inside; a steam bath with a wine fridge and two Sub-Zero beverage drawers stocked with sodas, mineral water, and beer; courtesy guest slippers, bathrobes, towels, almonds, tissues, and flashlights; ten bathrooms in total on the property, with five hose and rain-shower heads and wall-mounted sprayers, each with steam baths; four kitchenettes in the other buildings, along with three large-screen TVs; three freestanding soaker tubs; multi-button controls for speakers, iPod dock, radio, pot lights, and heating in every room; and a groundskeeper or two to tend the tree-lined driveways, 126 planters, and wild grass down the hill toward the inlet.

Oh, and customized sleek black polyester-nylon-spandex bomber jackets with small, fine white print in capital letters across the shoulder blades: STONEHOUSE.

On the drive back to Lefebvre’s place on Sunset Drive, we take a

route that hugs St. Mary Lake. Randy Bachman, the former Guess Who and BTO guitarist, now host of CBC's *Vinyl Tap*, lives at the end of the lake. He sometimes performs in public with his son Tal, also a musician, but isn't seen around the island that much. No matter, Lefebvre can always be counted on to be his inadvertent stand-in — he's been mistaken for Bachman more than once. Lefebvre can imagine why Bachman maintains a low profile. "He meets people who, as Brian Ahern says, 'gurm' him, that is, suck up and take his time, which can be annoying. If people just responded, 'Hey, you're Randy Bachman of the Guess Who!' and then walked on, it'd be okay. But many people are into this celebrity thing and want to cling."

After a few more conversations, Lefebvre is forced to cut his June hanging-out time short by a day. He has to fly to New York for his three-month checkup. Pissing for the Man. What's in his urine has nothing to do with his crime—"conspiracy to use the wires to transmit in interstate and foreign commerce bets and wagering information"—but urinate he must. If any drugs are found to be in his system, he breaks parole, he breaks the law, he gets charged, he's strapped to the DOJ's anvil, and the hammer will come down with Promethean regularity.

Which is why it is might a little bit reckless, if not crazy, that Lefebvre smokes pot for the first few weeks after he pisses. He calibrates it this way: it takes two weeks for traces of THC to leave the body, so at the six-week mark he starts to curtail his marijuana-smoking habit. He starts to shut the valve down. By the time he gets within two weeks he's been well clean for a while — just in case.

Why does Lefebvre take the chance? Good question. Pot smoking and long hair are crucial to understanding Lefebvre. Pot smoking should be legalized, he thinks — except that in the U.S., Washington and Colorado notwithstanding, there is too much money to be made in the prison industry to ever consider doing that nationwide. And the long hair? Well, as mentioned, Lefebvre's been arguing in favor of long hair ever since he was twelve.

* * *

Now it's October 2008, and I fly to Calgary to meet up with Lefebvre again so he can show me his residence and his airplane hangar and to chat some more. He invites me to see another property, south of Calgary — his wild, rustic, prairie foothills land. Sure, why not? Let's go. Oldman Dam is about two hours from Calgary. Lefebvre scooped up the parcel for a million bucks and hasn't done a thing to it. He's thinking about it, but he also thinks about just leaving it the way

it is.

Lefebvre phones up a buddy of his, Mick Verde, who's at work, and cajoles him into coming along. We drive south on Macleod Trail. It's so windy a dust storm blows across the main drag. Then a huge blue tarp disengages from a construction project and flies across. Then insulation tiles go airborne like tumbleweeds. Then more dust. Later, after we reach our destination, we'll get pelted with wet snow from a massive black cloud before the sun breaks out to warm us. A routine Cowtown apocalypse.

Lefebvre's doing the driving, and what is he concerned about most? Getting pulled over by the cops. Why? Well, the one thing that could wreck his pot-smoking strategy during this DOJ interregnum of his life would be to get pulled over for speeding, get run through the computers, be identified as a parolee — with the whiff of pot smoke inside the Lexus hybrid SUV. Lefebvre would be a target, a prize for some cop patrolling Ian Tyson — land down near Longview, right? What cop wouldn't want to say, "Hey, I got Lefebvre smoking pot in his car. He's breaking the terms of parole as well as the law, right? He's fucked, right? We got 'im!"

Yes, that is Lefebvre's biggest fear right now, so the conversation between the two old buddies goes something like this:

Verde: Johnny, what're you doing now?

Lefebvre: I'm keepin' an eye on it, Mick. About sixty-five.

Verde: Maybe just keep it at the speed limit, Johnny. You never know around here.

I interject: Are the cops well-known for issuing speeding tickets down here?

Verde and Lefebvre: No, no, just the smoking.

I avoid the obvious follow-up: "Why would you risk the rest of your life just to smoke pot?" Lefebvre himself will be happy to take you on a legal tour through the minefield of the American parole system, how so many inmates, bored out of their skulls, or perhaps addicted, risk getting more time slapped on. And many do get caught and have their sentences extended, which is why the U.S. prison system is filled to the brim, why the U.S. has a drug problem, and why there is a War on Drugs — because the government created this black garden in order to maintain it. So Lefebvre will go on like this and then smoke pot every hour or two for six weeks, then start the stop process, then go clean, then piss, then do it all over again.

Why? Because Johnny likes smoking pot. He likes getting high, or maintaining a bit of a high. Not a blowout high, just a kind of go-through-the-day-a-bit-high kind of high. It's a social drug. Is it a coping mechanism? I don't know. Does it create agitation in him? I don't know, although both his mom and Jane McMullen, with whom

he intimately shared his life for nine years and who to this day runs part of his financial affairs, say they've never seen him so agitated and quick to anger as lately. He's chafing at being unable to smoke up whenever he wants and buckling under pressure from the authorities always watching him. Pot smoking when he can is a reflexive response, but the longer the DOJ pecks at Lefebvre's liver, the stronger the possibility he'll lose his grand insouciance. He's being tested. The great bon vivant-ism is suffering. And then there's micromanaging his daughter's wedding.

We get to Oldman Dam, step out of the car, and take a walk along a ridge. Below to the south is a lazy oxbow in the river. To the west is an angry sky dumping white stuff on the foothills. The mountains are already covered. The wet stuff blasts in our direction soon enough. We get soaked, then it's over. We pop beers and laugh. The vista of foothills and mountains and farms and dancing sun and big black cloud is mesmerizing. Yeah, delete that action item for a weekend hideaway down here. Sometimes the best move is no move at all.

* * *

While in Calgary this time around I've been staying at a hotel for a few days before shifting over to a friend's house. One day I end up back at Lefebvre's house in lower Mount Royal — digs he bought in 2006 that he'll put on the market next June for $1.6 million. We've been talking about DeSmogBlog, how it's trying to raise the environment's profile in the federal election campaign by mapping the greenest candidates for voters. In tight ridings where centrist or left-of-center parties compete with conservatives, the website suggests which candidate has the best chance of defeating the conservative. One of Jim Hoggan's hires is on television talking up the issues. Lefebvre records it.

Later on, Emily and Pádraig drop by the house. They've arrived from Dublin to put the final touches on their wedding, which will take place October 18 at some secret, undisclosed location in the mountains (probably Lake Louise, maybe Jasper, but Lefebvre isn't talking).

It's time for me to take my leave and make way for family time. Lefebvre insists on giving me a lift back to the hotel, even though I enjoy the walk. I soon find out why. He lights up a joint in heavy traffic, heading along Seventeenth Avenue. At around Eleventh Street he notices an officer in a police car behind him. Instinctively he cups the short stub and lowers the window just a bit to exhale and rid the Toyota SUV of the potentially incriminating smell. False alarm — the

cop is not after Lefebvre. He hasn't run the plate through his computer and found out who the known felon is in front of him. Again, I wonder about the risk.

* * *

The next afternoon, a week before Emily's wedding, Lefebvre and I go shopping. We're looking at flatware and wine. We don't need to go far. The Seventeenth Avenue SW commercial strip is two blocks south of his house, just down the hill. We head east and park the Toyota SUV a few blocks down, across from Rubaiyat. Lefebvre fishes for change. I offer a two-dollar coin. He says he's thinks he's got it. Then he encounters Calgary's recently installed paperless parking system. You have to register your license plate with the meter. Lefebvre has more than half a dozen vehicles. He hasn't yet memorized every plate number for every vehicle in Malibu, Salt Spring Island, Vancouver, and Calgary. He's momentarily stymied. I run back to the vehicle and look at the plate number. I yell out the required combination of letters and numbers. "You know, this paperless system is supposed to be good for the environment and make parking more efficient," he says, visibly agitated. "But it takes away the one fuckin' thing you can't get back — your time."

Lefebvre needs several dozen sets of flatware for the wedding dinners. Emily and Pádraig's celebration will go on for three days in the mountains. The couple wants the location to be a surprise for everyone. We cross the street and walk into Rubaiyat, the pricey store for high-end home goods and knickknacks and art. The staff, they're no dummies. They snap to attention and greet Lefebvre like a king. And he is. He strides in with the look of a California hippie rock star — blue jeans, tan-colored shoes, coat with Asian dragon insignia, long blond-ish graying hair and beard. He greets them all with his good manners and charm and expects to be treated well. He will be. They know when he comes through the door he might drop a bundle — if he can find what he's looking for or if they can pique his curiosity.

Wherever we go he introduces me, "This is my friend Bill, the writer from Toronto," making sure everyone is part of his conversation. He engages with staff as he stalks the store, and he gets real picky about the exact type of flatware he's looking for. He takes an instant liking to one particular design, but the store doesn't have enough sets in stock for the wedding (he needs six dozen). The lady behind the counter suggests she can get on the phone to Italy, pronto, and maybe have the required additional sets flown in.

"I need them for next week."

“Oh, I see. I don’t know, John, whether this is possible. I can try …”

The conversation seesaws back and forth. Lefebvre wants flatware and he wants it now. Can she do it? Probably not. After exhausting the discussion of that possibility, he moves on to another design — not as sleek, not as much artistic flair, perhaps even a little bland-looking, but they do have enough sets. He buys them, telling me they’ll be good for Stonehouse, too. Cha-ching. There goes a few grand. They deliver.

Next, we drive over to the Spirits of Kensington wine shop, one of Lefebvre’s favorites, near the Chicken on the Way at Fourteenth Street NW and Kensington Road. Most of Emily’s celebration booze will have to be purchased through the hotel, but he has to buy wine for the guest rooms and the campfire. Post wedding, the leftover wine will be put on a bus to Salt Spring, where Stonehouse will be opened officially. Nathalie, Lefebvre’s cook and housekeeper, later tells us, “It’s a good thing the first guests at Stonehouse were Irish. Now we know all the places beer can be spilled.”

On the way over, Lefebvre gets a call from Jane McMullen. She’s handling the forfeiture, and the DOJ has been pressuring her lately to start rustling up the money. No word on sentencing, but it wants the cash on file by end of year. She tells Lefebvre how it’s going and from where she’s decided to draw one part of the money. He trusts her completely with the task. She still takes care of him, just like the old days.

We walk into the wine shop on Fourteenth. Same pattern. The lady drops everything and attends to Lefebvre, who introduces me, again, as his writer friend from Toronto. The proprietress knows exactly what kind of wine Lefebvre likes: full-bodied, expensive reds. “The one thing I know is that good wine doesn’t give you a hangover,” he’s told me more than once. I believe it, of course, but Louise, his mom, being the one remaining devout Catholic in the family of Catholics, cannot understand the need for high-end wine. “Nobody needs to buy wine that expensive,” she’ll say. “I wish he would just give all of his money away to poor people.”

Her son has given away an awfully big chunk of his money — to the poor, to single moms ignored by banks who need mortgage financing, to shelter kids for football tickets. The scroll of good deeds would hit the floor and roll a country mile, along with the monster commitment to environmental projects. But you know what, Mom, the wine habit stays.

We sample a just-uncorked sixty-buck red. I’m no expert, but immediately I’m convinced the liquid is a marvel that would make wine critic Robert Parker swoon and jot down ninety-three. Various

flavors burst onto the tongue, although not in the shrill way of, say, a jazzed-up South African or Australian shiraz; no, they seep into the palate with subtlety and complexity. I try to resist the temptation to down the sizeable sample; it is so good I want to chug it till it's drained. But I resist, sloshing the ruby liquid around in the large bowl of the glass, using what may or may not be the proper method — holding the base of the glass, keeping the base on the table surface, rotating it in a clockwise then counterclockwise motion to move the liquid around, freeing up its aroma and then judging the lasting nature of the legs it leaves behind on the glass upon returning to rest — before putting more of the silky taste to my lips.

Lefebvre likes the wine. He likes the lady who serves the wine. He likes the fact that she saves him some trouble by hand-picking a white wine for him, just in case. He says he doesn't need to sample it. "Sure, I'll take a case or two." He trusts her judgment. Truth is, he doesn't much care for white. His plastic injects the lady's business with just under ten grand. We walk out. The wine place delivers, too.

We head over to the Paul Kuhn Gallery on Eleventh Avenue SW. Lefebvre hasn't been in for a while. The attractive, lithe, young woman is in a mood to sell. She entices Lefebvre with some art. She says what's on the walls is all gone except for two. But look at what's left, aren't they both gorgeous? Lefebvre instead focuses on one that has a red dot on the little white card. "I'm sorry, John, that one's gone." She tries to distract him by turning his attention back to one unsold piece featuring a nude female immersed in an abstract landscape. She sways him. He looks at the painting. Her bet is on Lefebvre's love of the female form. "Yeah, maybe." He appreciates her effort, but he's not really that interested in buying anything more today. He's just dropped nearly twenty grand on flatware and wine, for one thing, although I suspect he might have given in if the sales job had been more convincing.

Lefebvre likes to hear the pitches. He'll buy just about anything if it's pitched the right way. He likes the fact that he can travel among the merchant class and be noticed and treated with respect and that he can return the favor by dropping buckets of cash to support them. It's like the king walking among the commoners at a feudal market, spreading around the wealth and good cheer.

But this afternoon the king is interested in picking up a work that's been with the framer's shop in the basement for quite some time. "John, we haven't seen you! I was just thinking about you, wondering when you were going to come around and get your piece." Lefebvre does walk out with his purchase under his arm this time, and we delicately negotiate the large canvas into the back of his SUV. That's enough for one day. Maybe tomorrow there will be more

purchases to be made for the wedding.

* * *

The next day at 9:30 we gas up and head out to Springbank, Alberta, on a sunny, cool, perfect Western fall morning. It's hangin' at the hangar time on Hurricane Drive. We leave Calgary behind as we motor along the Trans-Canada Highway. Springbank is a barely rural community of residential acreages—"barely" in the sense that the city of Calgary has gobbled up annexed land, parceling it into subdivisions with names like Strathcona, Prominence Park, and West Springs. The city is advancing westward, moving closer.

Lefebvre keeps many of his motor toys out here at Springbank Airport. Dale Kirkwood, the pilot, hangs out here, too. He owned his own Ford Mustang in high school, and now his son Justin has his own kiddie drag racer stored in the hangar. It's fuel-injected and is equipped with a lawnmower motor. Justin is also allowed to use the pool table on the second floor. Once the door is unlocked, we come inside to a whole other level of man-cave, one large room with a high ceiling and the usual industrial metal upper supports exposed. There is a lot of eye candy: two jets, several classic cars, and one vintage motorcycle. A flight of stairs at one end leads to an office where the flight logs are stored. That's also where you shoot pool. Lefebvre's business jet is a 1982 Cessna Citation II (Model 550). Immediately, he recalls the interest in his flying habits:

Did I tell you about the meetings with the DOJ? They asked, "What does Dale do when he's not working for you?" I said, "Dale's never not working for me. Dale works for me — that's all."

"Really? Where does he go with your plane?"

"He doesn't go anywhere with my plane, unless I'm on it or unless one of my guests is on it."

"Really? It seems like he's flitting around."

"Oh, he went to Phoenix to look for a car for me, and he went to Ohio to buy another car. Actually, he went to Brazil and bought a jet. He went three times. Actually, he went four times, because the first time he bought a jet for this other guy. But the last three he bought a jet for himself. He had some trouble getting it back up here. I financed the jet, he owns it — it's his retirement package. They stopped him at the border because he had a picture on the floor and a film on his cell phone of me shooting my potato cannon. He goes, 'Artillery? There's no one shooting artillery. That's my boss, that's a potato cannon.' And they said, 'Why would you want to shoot potatoes?'"

Lefebvre's plane was appraised at $2.4 million. He paid $1.4

million and then spent $600,000 putting new engines on it. He bought the hanger for $400,000. That was before the recession hit. Now he's talking about getting another businessman to share the cost of the hangar, the jet, and Kirkwood's time. That kind of partnership talk pains him, not just because of the inevitable situation that would crop up where both owners want to fly at the same time: "It's like a fucking marriage. I hate that."

Upstairs, Lefebvre stores some of his plane's seats. The Citation II is built for eight passengers plus the pilot, but it's more comfortable with four or five. It's a little larger than average, having six windows instead of the usual three. Its ground speed is 395 miles per hour, about ninety miles per hour slower than commercial traffic. Its altitude ceiling is 43,000 feet, but Kirkwood flies it at around 35,000. The cost of burning fuel to get to the upper limit outweighs the advantages of less wind resistance and engines tuned to work best in thinner air. Not that they haven't tried it on long-haul trips. "It's neat, the difference," Lefebvre says. "At thirty-five it looks like the earth is flat; at forty-three it looks like the earth is round. You start to see the curvature."

Lefebvre and I talk about his flight to Toronto in February 2008, in a huge snowstorm. He says, "There are advantages to small planes that make them safer in certain conditions: they brake better; they don't have as much momentum going down the runway; and my plane has reverse thrusters, where the thrust is redirected forward — that slows you down. It's fifteen percent slower than commercial travel. That's easy to swallow — it's way faster than commercial travel if you take into consideration the hurry-up-and-wait, showing up at the airport two hours early."

Kirkwood uses the same strips as commercial planes. He files a departure time within a certain range so controllers know more or less when he's coming in. He never gets the "No, you cannot land at this time" line as seen on TV. Lefebvre says, "Sometimes when you pull out to take off, you're in a long lineup. Once there was a storm in the Midwest, so at O'Hare in Chicago we were behind ninety jets idling on the runway. It took an hour and fifteen minutes for all of that to clear up. That's just luck of the draw."

Would Lefebvre use his jet to visit his daughter in Dublin? "No, it's not worth it. In fuel and engine depreciation, it's about $1,400 an hour. It's ten hours there and ten hours back — that's $28,000. It's fun but that's where I draw the line now. Hopping around North America still makes sense, but long trips it's better to take off your shoes and your belt. You spend $8,000 on first-class tickets and you've still got $20,000 to buy shoes and belts with."

Upstairs, Lefebvre pulls out a book. He says,

This is this year's maintenance log, and this is the sky plan — every flight plan that has ever been filed by us. Where we went, how far, where we gassed up. It would be useful to me if we hire a guy to make a summary of where the plane went and where we stayed. It would make an interesting read to see where the plane went, for how long, and when. What you'd come up with is stuff like for a year or so of my life I was flying all around North America — let's go to Malibu for the weekend! My friends went, too. For a lot of those trips, I don't remember. For eight months Dale was flying twenty-two days a month.

The gusher days.

The hangar is large enough to hold Kirkwood's jet and doubles as a car garage. The BMW Z8s aren't here; they're stationed on Salt Spring Island and down in Malibu. But the wow factor is not lessened. Check out the navy blue GT racer with the white double racing stripe from stem to stern. Ford built this serious pro roadster for one year only, in 1966. Try this machine somewhere in the foothills between Calgary and Banff, preferably on a long straight road in the spring, when the snow has melted but there isn't much traffic. You can be Steve McQueen in Sam Peckinpah's *The Getaway*, cheering on his lover Ali MacGraw to "punch it, baby." Punch it to two hundred miles per hour, that is. Yeah, go ahead, do it. Lefebvre has.

Then we come to another stone-cold classic, the dark blue-green 1963 Chevy Impala SS 409, the muscle car. "Giddy up, giddy up, 409," as the Beach Boys exhorted. "It's absolutely perfect," says Lefebvre. "Here, for a laugh … I don't make everybody do this."

We crawl under the car. He's right. There is not a speck of dirt or grease on the beast.

"For instance, the shape of the nuts, can you see these? Have they ever been outside? Everything is new and crisp. Look at the shine on that! Completely restored to perfect. Feel this rubber here — it's perfect."

"This is a beautiful car, too," I say, coming to the dark green 1965 Pontiac Beaumont two-door. Lefebvre starts it up, flooding the room with noise and exhaust.

"That's a rumble machine," I tell him. "Smells like an old car. My '64 Dodge 330 smelled like that."

Then we come to the Indian motorcycle. The original Indian firm went broke in 1953, and this bike, yellow with tan outlines, is from that era. Lefebvre explains how if you advance the spark too much you can get hurt if it kicks back. "A few more guys broke their legs than were supposed to."

On the way back to Calgary, Lefebvre decides to take the Old Banff Coach Road SW, the main thoroughfare before the Trans-Canada

Highway was built. The area is speckled with country acreages. “Look at these fuckin’ monstrosities,” he says. “Who needs a house that big? Look, it’s like a college. It’s like a medical center. This is the most affluent postal code in Canada.”

* * *

For the longest stretch of time, Lefebvre was Neteller’s largest shareholder. This is no longer true. Now he has no shares in Neteller. It’s December, and he’s sold the last of them for about a buck Canadian. Part of McMullen’s forfeiture payment plan, I’m guessing.

“That’s got to hurt,” I suggest to him.

“It was seven million,” comes the quick retort. “How much can it hurt?”

Right. Who couldn’t endure the heartache of cashing out seven million?

“Sure,” he continues, “it could have been seventy million.” He means if the FBI hadn’t wiped out ninety percent in shareholder value.

Griping, he says, “A guy feels funny when quotes appear in the press. A year ago I was rich and now I couldn’t come up with a measly five million. A guy feels funny when he reads that in print because you imagine a single mom reading that and thinking, ‘What an asshole.’”

That quote from my original magazine piece—“So, great, you mean I’ve got $110 million in the bank and I can’t get at a measly five million bail money? You mean I can’t even buy groceries?”—has been a thorn in his pride since the day it was put out there for public consumption in October 2007. A thorn he’s ripped out and needled me with ever since. He wants me to delete the quote from the book. Or at least move it down. Why does it have to be part of the opening? Anyone can empathize with his position, but that kind of wisecracking is part of who Lefebvre is. He’ll often let off-color jokes fly. He’ll often say outrageous things just to get a reaction. You can attribute his acting out to his wealth — he knows he’s rich and we’re not and there’s not much we can do about it — or you can attribute it to his nature, which money hasn’t altered. Or you can attribute it to both. Probably both. Even before he became rich you wouldn’t be able to shut him up if he wanted to let fly.

* * *

Eight months after selling the last of his Neteller shares, Lefebvre

was still undergoing drug testing. His exemplary behavior had won him more time between tests, though, a huge plus. He got it down to monthly, then quarterly and, finally, now, to semiannually. Sometimes he flew to New York; sometimes he flew to L.A. He'd been arrested in Malibu, but the charges originated from the State of New York, so it should have been New York. However, since he lived on the West Coast most of the time, they let him go south. All this time he'd been cooperating in an ongoing investigation — who knew for how much longer, since they wouldn't tell him or his lawyers — telling them everything he knew, repeatedly, about the online gambling business. Lefebvre was now Super Model Citizen USA.

And then came July 26, 2009, two and a half years after the fateful MLK day visit. He flew down to L.A. and took his usual round. He'd gone fifty-eight days — nearly two months — without a toke. He figured he was in the clear. Then the guy asked him, "You been around any dope lately?"

"No, not to my knowledge," Lefebvre said, truthfully. "Why, what are you looking at?"

"Com'ere."

The tester showed Lefebvre a card with four columns on it labeled with four drug short forms — OPI, COC, mAMP, THC. There was one line across the top of the columns and another line across the bottom of three of them, but not the fourth. The top line said the test was functioning and the bottom line says it was positive or negative. If positive, there was no line.

"There's no line here."

"Honestly, I don't know. There's a lot of dope where I live. People put it in brownies and shit, but I don't know. What should we do?"

"Well, I suppose we can look at it a while longer."

"Is this wishful thinking, or are my eyes deceiving me?"

"Actually, I do see the beginnings of a line here."

The three other lines shouted "Negative." The THC line they were staring down, it was a pretend line.

The test man looked over his glasses.

Lefebvre was grasping at this point. "What do we have to do?"

The man turned back. He squinted a little harder.

"I promise," Lefebvre said, "I'll be really, really careful when I'm out at bars."

Pause. The guy kept looking.

"This is really scary."

In the end, the tester let Lefebvre walk out the door. Well, look, he had been a stellar bailee otherwise, right? Followed all the rules, cooperated fully. And anyway, wasn't it California, the state of Mary Louise Parker's *Weeds*, the place where you go to your GP and say,

Look Doc, I got anxiety issues, can you prescribe me some marijuana? Doc asks what the anxiety attacks are about, and you say, Doc, I'm anxious I'm going to run out of marijuana.

Lefebvre looked over his shoulder on the way out the door. He felt like sprinting. The limo was waiting. He was supposed to have lunch at the Hotel Bel-Air — eighteen acres in the middle of Bel Air with swans in the pond — but who cared about that right now? *Forget lunch with Hilary and her mom and dad visiting from Palm Springs. Just go!*

But no, he kept a lid on it. He was supposed to see his lawyer first, before lunch. On the way over, he tortured himself: *Drop everything, go see Dale at the airport and get the fuck out of this country. Right now!*

Dale Kirkwood had flown Lefebvre into L.A. on the Cessna Citation II, so his pilot was waiting for him. He could have bolted, a move that would have been catastrophic, but Lefebvre quelled his anxiety attack and made it to the lawyer's office. *A little pot would be useful right about now*. When he explained what just happened there was a wail: "J-O-H-H-H-N-N-N-N!"

One of the problems with the two-weeks-and-you're-clear theory is that it doesn't account for differing metabolisms. It also doesn't factor in fat cells. If a guy has a lot of fat cells it might take longer to get rid of the lingering THC. Lefebvre, already a sizable man, had put on some weight since the bust. Also, by his own reckoning, he'd been really "letting her rip" before shutting it down.

* * *

Now we're into the next summer. We've crossed the halfway point of 2010 and still no word from the DOJ about a sentencing date. We're sitting on the front lawn of Lefebvre's Sunset Drive property, looking at the boats and the seals and the mermaid sculpture in the shallow water. He chats amiably about his crazy life while taking calls from his album cover designer, his contractor, his girlfriend, his pals, his lawyer, and so on. He's been working on his second recording, which he's decided to call *Initial Album*. He wants to put a band together for a tour.

In among all of these discussions, right there, on the front lawn, is how he finds out from his lawyer that Gordon Herman, the now-former CEO of Neteller, has told the DOJ to take a hike. Herman has thought about it, and he's talked to his lawyers about it, and he's decided, thanks for the offer, but he's not coming in to talk to them. If they want him, they'll have to come up and get him. The DOJ is one

powerful entity, but it isn't generally in the business of extraditing people they haven't charged but just want to talk to about online gambling. Herman won't be able to set foot in the U.S. for the foreseeable future, but he probably wasn't going to anyway.

Lefebvre wears some heavy, powerful emotions on his face. He looks proud of Herman for telling the DOJ to shove it. He looks peeved at him, too, and maybe jealous, because he wishes he could have somehow done the same. And he looks a bit awestruck at the news. All the what-ifs buzz, beep, and pinball through his head, not just being pursued in a criminal indictment but also losing most of his fortune. And then he says, "Gord's a sharp guy, so you know he would surround himself with the best legal advice available. So if he says he's not coming in, that probably means he's on solid ground."

XVI (2011)

Music Is the Healing Force

The guys who planned the Don Felder — John Lefebvre tour of Calgary, Edmonton, and Vancouver over February 6, 7, and 9, 2011, ought to buy a calendar. Lefebvre's Calgary start time, 7:30 p.m., conflicts with the second quarter and halftime of Super Bowl Sunday. My friend Grant, for instance, can't go to the show because he's too busy focusing on his annual Stupor Bowl. Lefebvre invited both Grant and Kevin Brooker when he did a guest turn on their Friday afternoon CJSW radio program, *The Road Pops*, but they both begged off. Understandable.

Then again, I can't imagine many of my Calgary friends sitting in the audience taking in Lefebvre's music, even if it is performed by a great band of hired guns in a soft-seat environment with excellent acoustics. It's in the heart of downtown, on the Eighth Avenue Mall, and is a nice place to listen to music. Philip Glass, Emmylou Harris, David Lindley, and similar acts played there in the mid-eighties, when I was living in Calgary.

They might think it's a bit of a laugh, Lefebvre trying to be a big-time professional rock musician, renting the best studio in L.A., hiring the best musicians, pretending he's some big shot. Putting on airs can be costly, at least a couple of hundred thou for this tour alone.

And I'm sure it's the same feeling my friend Al expressed about Lefebvre's first double CD, *Psalngs*, when he quipped, "Gilding the turd." In other words, dressing up mediocre songs with fancy musicianship. Or the initial verdict my friend Shelley expressed about the second double CD, *Initial Album*: "Some of it's awful … don't you think?"

Well, no, I don't think it's awful. I don't necessarily think it's great, either. Too many songs, as in, the man does not have to put every song he records on the CD. Lefebvre could use an editor. Problem is, either he listens to people who provide advice that costs a lot of money, or he doesn't listen to people because, ultimately, he never listens to any voice but his own anyway. And why would he listen to anyone else? For example, in Edmonton, in Lefebvre's dressing room, around 5:30, tour manager Barry Bookin, Lefebvre, and I sit around chatting. Lefebvre opens a bottle of expensive wine. He decides to have a glass after sound check. I suggest, "Hey John, why don't you hold off on the wine till after the show? Alcohol isn't great for the voice." The reason I say this is out of concern — last night his voice sounded weak in spots, but I was trying to be tactful.

"Bill, I hired the most expensive instructor in L.A., an opera singer

who worked in Europe, to be my coach. He gave me lots of advice about singing. He said, 'A lot of people think they know how to sing, and the one thing those people are going to do is give me advice about singing, and I want you to know that the only person you need to listen to is me.'"

What an argument. The guy might be an opera singer, but he's not too smart. This is the sort of thing Lefebvre falls for. He pays the earth for the best recording studio, but then the results are middling. He pays a heavy price for Brian Ahern's production experience even though Ahern wouldn't know a rock song if it clubbed him in the head with a '63 Fender Mustang. He pays a guy at Oceanside Studios top dollar to get his first album remixed, but then he decides he and his friend Danny Patton can do it better themselves. And they're right. Money talks and people listen … More money than brains … People lining up for the gravy train … It's all trial and error … Learning on the job … Growing up in public … All of these clichés apply to Lefebvre's situation. It's the banality of money in action.

Or, to take a different approach, as Lefebvre's friends and supporters and fans have, you might see Al and Shelley's criticisms as two more examples of a lingering resentment of Lefebvre, who does whatever the hell he feels like before doing something else. As if, because the guy has a lot of money, he can't possibly be a musician we'd pay good money to see. That would be too much to bear. Skepticism can reign supreme outside the inner circle. Except in Lefebvre's case, which is a special one, it's more like "He's already got more money than God, but, guess what, he can't have my time." And they could be right — maybe Lefebvre's music isn't that remarkable. They're entitled to their opinions.

I run into another former Calgarian, Terry Tompkins, a musician now based in Toronto. We're both heading to New York. I'm coming back from the Lefebvre tour on February 15. We meet at Billy Bishop Airport on Toronto Island. He asks what I'm working on. I give him a brief version of the Lefebvre story. He's interested. When he hears the part about Lefebvre playing with expensive session guys, his first question is, "Is he a musician?"

I answer by telling Terry what our mutual friend Al said and then suggest maybe Al was being too harsh. I explain that I've put together my own sequenced collection of Lefebvre's songs, which I've culled from the four CDs' worth of material he's pumped onto the market since 2008. These are twelve songs I really like, in the sense of being happy to hear them repeatedly. I've made a playlist in iTunes, given it its own cover, a shot I took of Lefebvre looking out over his land at Oldman Dam south of Calgary. So there are twelve out of fifty songs I like a lot.

I tell Terry I don't much care for Lefebvre's old-time rock 'n' roll, the Texas swing, the fifties jive-rock — it all sounds a bit like constipated geezer rock to me. I prefer it when Lefebvre's songs rock like Neil Young rock songs, but look, I've seen women dancing at Moby's on Salt Spring to the music I call geezer rock, so they go over all right with a certain crowd. "That was a good time the other night, John," Harold, his regular Salt Spring Air pilot, told him after the Moby's show, adding, "A friend of mine said, 'Wow, I didn't know Grizzly Adams was fronting a band!'"

And Terry says, "Good for him! That's exactly what I'd do if I had his money: rent the best studio and engineer, hire a really good producer, hire the best musicians, make the best version of my music I could possibly make."

So did the professional musician Terry Tompkins resent the rich man John Lefebvre's bid to become a professional musician at age fifty-nine? No. Terry echoed the thoughts of Toronto indie musician Steve Bromstein, who said exactly the same thing to me at a party. "If I had his money, that's what I'd be doing. Good for him."

* * *

Lefebvre has been itching for years to take some session superstars on the road to play soft-seat venues. The idea was simple. Fly into a town on the Cessna Citation II, put a trio of guys up in good hotels, don't string too many gigs in a row, and don't stay away too long. The logic was inescapable to the man with the money. Other working musicians might see a gap in the logic, and I found one by happenstance. After conducting a series of interviews with Lefebvre in June 2008, I headed back east on a WestJet flight. The airline seated me beside an old acquaintance, Neil Osborne, lead singer of Vancouver rock group 54–40.

Over the years I've interviewed Osborne quite a few times and always gotten along with him. He asked me what I was doing out West. At one point I mentioned that my subject, Lefebvre, had been looking into touring his CD. Osborne began to show skepticism. When his professional music career began, in the early eighties, Osborne's band was grouped with the post-punk-era acts that showcased themselves at venues such as the Smilin' Buddha Cabaret in Vancouver. Mostly, 54–40 was and is a rock band, not necessarily an indie-rock band, and in its 1986–96 heyday it was quite successful at selling CDs, touring, and getting regular airplay. One might call them one of the country's finest singles bands: "I Go Blind," covered by Hootie & the Blowfish in 1996, "One Day in Your Life," and "Ocean

Pearl," among many others.

The band hasn't had a radio hit in years, and its fortunes are on the wane, which isn't to say Osborne and company are without popularity or get no bookings. They retain a smaller but dedicated fan base, issue new material every two or three years — the latest a catchy single called "The Waiting"—and still tour when requests come their way. They play the odd corporate show — the kids who went to college and loved their music are executives at companies and now have the pull to pay them well to perform at company functions. And they'll hitch a ride on the summer festival and touring circuits. But they're realistic about their middle-aged careers as Canadian rock musicians in a vast country that nonetheless is a small market. So when I tell Osborne of Lefebvre's elaborate scheme for touring — and mention playing only soft-seaters — his healthy skepticism ramps up to disbelief. He shakes his head once, matter-of-factly, and says, "That's not going to happen. I don't care how much money he's got. No one knows who he is, and no one cares about a bunch of session musicians. He's not going to sell out soft-seaters, I can tell you that right now."

* * *

I fly out of Newark International early Sunday morning to find out if it's going to happen — with a little help from a former Eagle. I'm to meet Lefebvre at International Hotel & Suites in downtown Calgary around noon. My only preparation for this tour has been to send ahead a small package to him.

I spotted a white T-shirt in a narrow, crammed Soho shop called the Little Lebowski that I thought Lefebvre would appreciate. The store was preposterously dedicated to all things relating to *The Big Lebowski*, and there were Dude robes and Dude mugs with Dude lines like, "The Dude abides." On the T-shirt there was an oversized reproduction of Jeff Bridges's head. He was wearing old-school Ray-Bans, and the image was paired with one of the Dude's famous lines: I HATE THE FUCKING EAGLES, MAN!

I send Lefebvre an email: "John, I am your sartorial spaceman — wait till you see this essential stage gear." Lefebvre acknowledges receipt of the package, but he never responds to my request for him to wear it on stage. He won't take up the dare even though the truth is Don Felder kind of hates the fucking Eagles, too — or at least the remaining two original members of the Eagles, Glenn Frey and Don Henley — for screwing him out of money and influence and the legacy. Yeah, Donny Felder would have found it pretty funny.

Lefebvre looks the same as the previous August, although his hair looks blond. He swears he hasn't done a damn thing to it. He's a lot heavier than when we met for the first time in twenty-five years, in June 2007. Eat, drink, and be merry is something a guy might fall back on when he's uncertain about his future. He's wearing old blue jeans, an orange T-shirt, and auburn slip-ons. Tonight he'll wear exactly what he's wearing right now, except with a formal jacket. No *Lebowski* T-shirt.

We congregate in the lobby at around two in the afternoon and file into a van, which gives us a lift about four blocks, which is nuts in an environmental sense, but then again Calgary is eye-stingingly cold. We arrive at the EPCOR Centre for the Performing Arts to meet various stagehands. They're all pleasant guys. One of them, once he finds out I'm the writer in the gang, says, "You know that comedy book you always wanted to write?" He might have a point, depending on how Lefebvre fares tonight.

Lefebvre's old buddy Danny Patton is with us — he's Lefebvre's confidant and employer's ears in dealing with the soundmen. I groan to Patton about my recent sciatic nerve woes, only to find out he's been afflicted with diverticulitis. While I blather on, Patton quietly pops fish oil pills and aloe vera pills. He does not complain about what ails him. His meter is set on positive. He always has a wisecrack and rarely lets things get him down. In the late seventies, he was a punk rocker in a Calgary band called the Unusuals. Unlike many, he could actually play his instrument before he and the two other guys formed the band. Patton has no illusions about making music. Music is music. Sometimes people like it, sometimes they don't. Sometimes people go crazy for it, as with the Eagles and the Sex Pistols, and sometimes they don't (as with millions of acts). Who is he, who are you, who am I to judge? My post-career music critic mien likes this attitude … now.

"Hi, I'm John." Lefebvre extends a hand to soundman Brad. "My whole future depends on you — but hey, no pressure."

The soundman looks up at Lefebvre then looks back to the board. Truth is, he's not quite sure what he's doing — not because he's incompetent but because this new "Xbox" setup, as he calls it, the one he's been asked to use at EPCOR, is foreign to him. Lefebvre has hired a filmmaker to shoot the Calgary set. This seems like a narcissistic move, but maybe it's to learn from mistakes in stage presentation. There are going to be mistakes. The band knows it. Everybody knows it. Lefebvre has never presented his music in such a plush, formal environment. Casual bars, sure, where sloppy is best, but here goofing off between songs won't cut it.

Barry Bookin, Lefebvre's tour manager, is looking at the camera

guy's setup. He worries about the tripod getting in the way of paying fans. He checks to see whether or not those two particular seats have been sold.

"Hey Barry," I wonder, "the show, is it sold out?"

"I don't know."

Okay, maybe he's lying. You'd think a manager would have a handle on this kind of detail. Bookin, it turns out, contributed background vocals to a few Johnny Rivers songs back in the seventies. He says the highlight of his career was singing on the television show *The Midnight Special*. That's sort of big-time, or was back then.

There are so many guys milling about, trying to make this gig happen. Inside the guts of a concert operation, a number of occupations and livelihoods are at stake. There are guys who work for the center. There are guys who book the tour into the center and every other venue on the route. There are guys who take care of the stage. There are guys who take care of the lighting. There are guys who take care of the sound. The parade of support for two acts to be on stage at the correct time and look and sound good seems endless. All everyone needs for success is bums in seats.

Over at stage left, it's sound check time for Don Felder and his band. They're doing some slow-bluesy, duh-duh, duh-duh, bass-line-driven, cock-rock thing, with this long-blond-haired wisp of a siren belting out her need to be whatever'ed. That would be Felder's daughter Leah, a real Malibu Barbie. This schlock will work because we're tripping back to the seventies for what Felder calls "A Night at the Hotel California." Calgary, the place where all those Stevie Ray Vaughan and Boston and Van Halen and Supertramp albums flew off the racks, likes to time travel. Or maybe it never left.

Sound checks are both necessary and tedious to musicians — but not necessarily for the leader in this case, because this is all new to Lefebvre. Thump-a, thump-a, thump-a goes Ricky Fataar's kick drum. "Okay! Snare!" Fataar snaps the snare skin robotically. Meanwhile, bassist James "Hutch" Hutchinson gives his best Roger Daltrey in testing the main mic, aping the scream from "Won't Get Fooled Again": "Y-e-e-e-a-a-a-h-h-h-h-h!!!" Yes indeed, meet the new boss, same as the old boss, the goddamn fucking Eagles.

Then guitarist Greg Leisz lets fly a Roger McGuinn — style cascade of notes. The guy is nothing but pure pleasure to listen to and makes me forget how bloodless this procedure is.

Since it's the first show, the band wants to rehearse as many full tunes as possible before hitting feeding hour, so they give four from the set list a go. Everyone is fighting for a limited frequency band in the middle, the soundman says, shrugging. Think positive — could be everyone's hammering away just to grab some levels now, and

subtlety and restraint might rule tonight.

Back in the dressing room, Lefebvre's publicist, Sharon Szmolyan, brags about the number of hits in L.A. Mike Bell's *Calgary Herald* Lefebvre profile is getting. I guess she's on the gravy train, too, collecting simoleons.

"When are we going to see you in L.A., John?" Szmolyan's job is to get Lefebvre ink in Canada. For the U.S., he enlisted Shore Fire, an expensive, big-time publicity machine. It represents Bruce Springsteen, to name one superstar. The Canadian and American entities may or may not talk to one another.

Around 7:15 p.m. I sit down in one of the movable chairs that have been placed beside the soundboard at the back of the auditorium. People file in. There are an awful lot of people here for the opening act. Lefebvre has invited friends and family, sure. "I can't believe it," someone says, "he actually filled the place up." It's true. Not every one of the 1,800 seats, but Lefebvre has a good crowd on hand for his first show. The band walks on. Applause. Lefebvre walks on. More applause.

"Hi, Mom … you here? I've got a song for you later."

Silence.

"Any of you ever done this before?"

Silence.

No, and neither has Lefebvre. He flubs the first line of "Painted Pony." There is no instrumental introduction to the song, so his vocal is supposed to come in at once. He misses the post and catches the second line. It's embarrassing, but no big deal. It won't be perfect.

Lefebvre introduces each song, which starts to disrupt the rhythm of the show. For instance, he introduces the song he calls "Theme" as, "My friend Danny told me this joke. There's a typo in that title. It's actually 'The Me.'" It might have been funnier when Danny said it.

Lefebvre's band is lively and tight — not tight to its standards, but not bad for a first night. The leader has chosen mostly rock-oriented material — country rock, country swing, fifties jive-rock — to showcase his songwriting. When you have only forty minutes, hit them between the eyes seems to be the rationale. Just two ballads in his twelve-tune set — nothing like the ratio on his albums.

He introduces "Juice," one of his booze songs: "You guys heard of Hank Snow? 'I've Been Everywhere'? This is my tribute: 'I Quit Everywhere.' It's a sixty-year-old's rebel yell." Lefebvre confesses he can't stop drinking expensive wine. He'll give up every other kind of booze, gladly, but don't even try to stop him from ordering a several-hundred-dollar bottle of wine or two in a restaurant.

"Wakes and Dreams," Lefebvre's Procol Harum — influenced tune, sounds forced. No one in the band can get a purchase on the

herks and jerks. It's too fast to be an effective evocation of Procol, but the audience stays with Lefebvre. He's getting through the set and the band is right there for him. And then there's the strangest interlude. About two-thirds of the way through, Lefebvre leaves the stage. The band wonders what's up. Is he coming back? Hey, we're hanging out to dry here, Johnny. Don't do this to us! After a lull, which is probably only a minute but seems interminable in concert time, Lefebvre bursts back on stage wearing a new jacket. Maybe it's his James Brown moment, leaving the stage only to claw his way back. Can't keep a greedy man down and all that. But Brown and Bobby Byrd had that routine worked out down to the last detail. Here we have either a wardrobe malfunction or a pee break.

After the show, in the band's dressing room, down the hall from Lefebvre's, there's a meeting. They unanimously decide to recommend to their boss that he ditch "Wakes and Dreams" to streamline the set. Lefebvre pushes back: "In my mind, it's the biggest rocker I have." There is only one problem with this declaration: it doesn't really rock, because the quick two-step chord change keeps the listener off balance. If we're talking rock, Lefebvre's most rocking song is the blaring "Wounded Knee."

After the meeting, everyone hangs out. We listen to Eagles song after Eagles song being piped into the basement hallway via tiny speakers built into the ceiling. The lousy sound makes it somewhat easier to ignore them. The band tells bad jokes. On the radio one of them heard the temperature in Regina was minus two. He thought he heard "vagina" was minus two. "That's one cold girl," he says. "The cold clam on the Prairies." Band humor.

Keyboardist Billy Payne talks about the gig. It wasn't a disaster, he says, but the set needs fine-tuning. Other keyboardist Patrick Warren wants to slow down. In his opinion, Lefebvre has several excellent slow tunes. Payne confirms that the worst part was when Lefebvre wandered offstage — Payne was mortified.

Billy Payne was, and is, Little Feat's keyboard player. Lowell George, who has been dead thirty-one years, is still the guy most closely associated with the name Little Feat. It may gnaw at Payne that he doesn't get the recognition he deserves for creating and perpetuating the Little Feat sound. Lefebvre confirms this later, saying, "Yeah, it does bother him."

Payne lives in Montana now. He bought a property for a good price and now it's worth about double what he paid for it. He says he probably couldn't afford to buy it now. Payne and bandmates reformed Little Feat in 1987 and the band started to tour again. They still do. A year ago, drummer Richie Hayward died, and Payne lost his best mate in the group. Payne wants to write a memoir about working

with Hayward, who led such a colorful life. He wants it to be "honest and truthful, but respectful." Meaning, if there was a Keith Richards, desperado kind of rock star in Little Feat, it was Richie, and some things might be left out. Hayward liked girls and motorcycles and did everything to extremes.

In the dressing room, Payne continues his quiet tirade about tonight's performance. He's exorcising demons, blowing off steam, letting it go. They start laughing and shaking their heads about that eternity when Lefebvre left the stage. No, it was not rehearsed. No, they did not know WTF was going on. Yeah, they wondered if he was coming back — fuck you think they were wondering about? Payne has a certain authority when he wants to assert it — call it paternalism with an edge. "Look," he says to no one in particular but staring at me, "I'm not one to tell somebody what's what, but …" Everyone understands Lefebvre is going to get told by employee Payne just exactly what's what. "He's the leader of the band. He can't leave the stage like that."

After Felder's band finishes its encore, Lefebvre heads upstairs to the main-floor foyer for the meet and greet. Felder will be signing his memoir about being an Eagle. I'm sure it's a great read. I meet Lefebvre's sister, Anne. She is pleasant and happy and frenetic. She talks fast. I meet Anne's long-lost daughter, the one she gave up for adoption around the time Lefebvre got busted for selling acid way back in his teens, and her children.

Anne's guilt over abandoning her child lasted well over thirty years before suddenly, quickly, disappearing. In a happy, surprising turn, about ten years ago Anne discovered that her daughter might still be living in Alberta. After some hesitation, she initiated the delicate process of making contact. Her brother puts it this way:

Anne held her name out there. She'd heard from this adoption person that the girl she'd named Cassandra was now Suzanne, married, and living in southern Alberta somewhere. They wouldn't say where, but we started to think it was Calgary. Turned out Suzanne was happily married and had two adolescent children and wanted to meet her birth mom. It was heavy. Anne spent her life concerned that if she ever met this young person there would be suffering — you know, "I'm an addict and it's all your fault — you gave me up!" But it turned out her daughter was perfectly happy and wanted to meet her. In just one letter, a life's anxiety obliterated.

The mother-and-child reunion looks well reconciled, and everything seems okay. It's a beautiful story. I meet Lefebvre's mom, Louise. She looks terrific in a formal black cocktail-style dress. Clutching a glass of red wine, she apologizes for her shaky hands. I meet some of the Cullen clan, from Lefebvre's mother's side of the

family. The Cullens are a savvy, well-spoken bunch.

A female friend, who according to Lefebvre used to fly the Playboy jet, comes up to him and says, “Is this the ‘reinvented’ John? Because I want to speak to the old one.” She’s alluding to one of the local newspaper article headlines, “The reinvention of John Lefebvre.” Stepping closer, she leans in and French kisses him. Lefebvre’s eyes dart back and forth: *Hoo boy, where’s Hilary?* He has his one in two billion now, and he’d like to keep it that way.

* * *

We pile into the van on Monday, a short bus with the usual side-door entrance up front, at about nine in the morning. In the van is the driver along with John Lefebvre, the singer-guitarist; Barry Bookin, the manager; James “Hutch” Hutchinson, the bassist; Billy Payne, the keys guy; Patrick Warren, the other keys guy; Ricky Fataar, the drummer; Greg Leisz, the guitarist; Simon Sidi, the lights guy; and me, the writer guy. Tight fit.

It’s frigid. Ice crystals hang in the air. The sky is gray and so is everything else, as if all color had been sucked out of the city. The buildings are gray, the river is gray, even headlights, taillights, and traffic lights look gray. Desolation Calgary. The van is an icebox because its heater block can’t compete with the outside cold. The windows ice up. The American guys needn’t worry — there is nothing to see between Calgary and Edmonton on either side of the highway.

Regardless, everyone is in a good mood — everyone except Hutch, who will throw a hissy fit later about his cold feet. We just get rolling north on Highway 2, and Lefebvre decides he needs some fuel. I guess he didn’t grab a morning snack or tea at the hotel. Bookin asks the driver to find a Starbucks. The driver says he knows a place in Airdrie, not far off the highway.

Airdrie! We’ve been on the road for what, half an hour? And now we have to find a Starbucks and load up on coffee? The mega coffee and snack order consumes a lot of time. The Airdrie pit stop becomes a half hour. Bookin was smart enough to realize we were going to use up every minute of his slack timetable. He’s allotted five hours of travel time even though the trip takes three.

Back on the road, I’m sitting beside Lefebvre. We joke about the *Calgary Herald* story. “Bill, you always go on about fact-checking in journalism. Well, Mike got most of it right. He did make a couple of small mistakes, though.”

“John, it’s hard to get every fact 100 percent correct,” I suggest, after Lefebvre points out the minor errors. I add, “There was another

statement I thought might require a little check, y'know. You see, right here," I circle with my index finger, "this part, where Mike writes that the biggest inconvenience you've encountered in the four years you've been on bail is that it has, quote, put an end to his indulging in the herb, unquote."

"Hey, guess what," says Lefebvre, turning to the other musicians, "Bill thinks Mike Bell got another fact wrong — the part about me smoking pot."

Near Red Deer, the halfway mark to Edmonton, Lefebvre gets vocal about food, about stopping, about stopping sooner rather than later, about hey driver, how about we stop somewhere in "Gasoline Alley" up ahead? The driver gets the hint about who's paying the freight and recommends a place that's a right then a right then a left off Red Deer's Gasoline Alley.

Glenn's Family Restaurant is a throwback to a more wholesome era. Its exterior is decorated in faux adobe, with a giant teapot painted on one wall. It has two laminated menus, one of which is about eight pages in length and dedicated exclusively to teas. Everybody enjoys the decor, granny-like but cute (or revolting, take your pick) — a macramé-and-doily sort of joint. We blow at least an hour eating breakfast (or brunch), goofing off, taking pictures using Fataar's Flip video camera, shooting photos with the Hipstamatic app made for iPhone, turning band member shots into thirties sepia-toned vérité portraiture. They look like album cover shots for a Daniel Lanois— or T Bone Burnett — produced roots album. Lefebvre drops a tip that leaves the waitress speechless and befuddled — probably a hundred percent of the bill — and then blames the tour manager: "Barry, you're the guy holding the ball."

Around Leduc, Hutch starts in again about the draft inside the van. Now it's a full-bore whine. The van's windows are fully iced. You could take a new credit card to the windows and have trouble scraping off the layers. "I've got frostbite!"

Bookin says, "Hey, Hutch, it's okay, I'm not cold." He talks Hutch down and switches places with him. Problem solved. In any traveling entourage, Hutch is the Official Squeaky Wheel, the one who speaks for all. Hutch lives in Hawaii when he and Fataar aren't on the road with Bonnie Raitt playing casinos and other lucrative venues. Nice life.

Hutch raises his voice when making a point to neutralize other voices and shout down opposition. Lefebvre can play that game too, especially when espousing his political views. He says Hutch takes up a lot of the air in a room and doesn't leave much for anyone else; it takes one to know one. I wonder what a raised-voice contest between Hutch and Lefebvre might sound like. Could be high entertainment,

but ultimately Hutch defers to the boss. The group is remarkably sanguine and good-natured about Hutch's yapping. They're both in awe of and alarmed that Hutch can recite every last gig he has ever played, and what he ate before and after the show.

Bookin mentions to Lefebvre that he might have to have a conversation with Don Felder about the length of the opening act's set last night. The twelve tunes took almost an hour to execute, not forty minutes. Most headliners would spit blood at this intrusion into their sacred space. Not that Lefebvre cares, it would seem. It looks like he's going to do what he's going to do. As for good old Donny Felder, who from all reports seems to be a well-adjusted and likeable man, well, we'll see.

Backstage in the John Lefebvre Band HQ at Enmax Hall, keyboardist Patrick Warren gives me a synopsis of his successful career as a musician for hire. He used to run his own business as a medical tech, driving around L.A. recording people's brain waves. Then he decided to try for his first love, making a living as a musician, so he relegated his business to his fallback position.

Warren found himself playing on Michael Penn's first CD, *March*, released in 1989. The album was a bit of a sleeper hit. Producers took notice and looked to emulate the sound of that first Penn album because it was hot. Warren soon became a studio commodity and worked on hit records by Aimee Mann, Fiona Apple, and Macy Gray in the nineties. He made his name with Penn, and that was it, he's been working ever since. No more brain waves.

After dinner it's time for me to head up to Enmax Hall at 7:20 and sit beside the soundboard again. The main floor is packed by curtain time, much fuller than in Cowtown the night before (even with the opening act papering the place with friends and relatives). It appears Lefebvre will have a full audience's rapt attention tonight. The band had a meeting beforehand, and they seem positive and ready to kick it up a notch. Now that they've been through the set once live, they know what to look out for. Warren, for instance, rolls his eyes about some of his presets. He says he hasn't figured out why, but sometimes they trigger themselves in the wrong spots.

Lefebvre looks more confident tonight. Maybe not fully relaxed — to maintain a certain level of stress can be energizing — but obviously more in command the second time around. He doesn't feel the need to stop and introduce every single song. They decided to keep "Wakes and Dreams" but to flip a song or two around in the order. Introducing "Juice" tonight, Lefebvre has a better anecdote: "The doc checked me out and said I ought to cut down. One glass of red a day might be all right, he said. So my assistant Marian buys me a glass for the occasion. Turns out three bottles of wine fit into the glass."

The set flies by a lot faster, or seems to. Everybody looks tuned in to the details of presenting the songs. The audience is surprisingly appreciative — maybe more so than in Lefebvre's hometown. Lefebvre has a few anti-oil songs, and he makes damn sure the town not so far from Leduc, the birthplace of the Alberta oil boom, knows which side of the debate he's on.

* * *

We stay overnight at the Sutton Hotel in downtown Edmonton. Bookin and Lefebvre get up early and head out into the minus-four cold. They're off to CBC to do an interview at *Q*, the daily morning arts and (some) politics show, with Terry O'Reilly. The guest host has his list of questions, and he's damned if he won't get through it. Not much for follow-up queries, this guy. Still, it's national exposure for the fifty-nine-year-old aspiring rock star.

At Edmonton International, Lefebvre bumps into Mike Harcourt. The former British Columbia premier, 1991–96, is off to Halifax. He's now an itinerant sustainable development preacher, and Halifax is part of his circuit. "We're within thirty-six months of eradicating homelessness on the lower east side," he brags to Lefebvre, looking for a gold star of approval. Harcourt has been working in the sustainability business since leaving politics. He fell off his balcony into the ocean a few years back. Good thing his wife was there to fish him out and get him to a hospital. It took about a year to recover. Harcourt meets Payne, Leisz, and Bookin. They listen to Harcourt do his sustainability rap for a bit.

"Sustainability," Payne interrupts, finally. "I guess that means you're in the Viagra business?"

On the flight to Van, I sit beside drummer Ricky Fataar. One of his big moments was working with the Beach Boys on their album *Holland* in the early seventies, but he's been a musician since he was twelve years old. He found out there's a website dedicated to his first band, the Flames, in South Africa. All his most embarrassing moments, frozen in time online for all to see. He tells me about "Mr. Moto," the group's Ventures-like instrumental single from 1964, now forty-seven years ago. The Trailer Park Boys, unbeknownst to Ricky, were huge fans of the Flames. They asked him and his brother to contribute to their movie soundtrack.

We touch down at Vancouver International around noon on Wednesday. Everyone has a free day, although Lefebvre has reserved a long table for us at Gotham, a high-end steakhouse a few blocks from the hotel, for tonight at seven.

A van driver arrives to ferry us from airport to hotel. He's tall and his black hair is slicked back like Mr. Blonde from *Reservoir Dogs*. He wears a black trench coat, a black suit, and a white shirt. He makes small talk with the guys standing with their suitcases. He asks what they do.

Leisz: "We're musicians."

"Oh, what kind? Jazz musicians?"

Payne: "No."

"Classical?"

Payne: "Yeah."

"Oh, well there are good venues for classical musicians to play in Vancouver."

Payne: "Oh yeah?"

"What instrument do you play?"

Payne: "Piano. And Patrick here, he plays the skin flute."

"Oh really? That's great."

Later on, the guys who were there replay the conversation for the two who weren't. Everybody cracks up. The laughter builds to a frenzy, which cracks everyone up even more.

Leisz: "Some people are so gullible."

There seems to be an implication here that it's some Canucks that are so gullible.

Fataar: "That was juvenile, Billy."

Payne: "Yes it was, yes it was. That's me, I guess."

Billy Payne is sixty-two years old.

We check in at the Georgian Court, a boutique-style hotel on Beatty Street across from BC Place, the stadium where the British Columbia Lions host rival CFL teams and where Lefebvre and his mom met the Dalai Lama. Bookin suggests anyone who wants lunch should meet in the lobby at one. A gang forms and we start walking away from the hotel. We find a good place, but it's packed. Danny Patton and Fataar stay behind; they want coffee and a small bite. Patton's smart. He knows we're going to a steakhouse tonight; he wants to eat light. Also, he knows Lefebvre probably won't restrain himself.

Hutch gets an idea in his head that he's been to a really good restaurant a few blocks away — there's that memory for every meal kicking in. We keep walking and end up in Gastown. Hutch finds the place, Chill Winston. Seven guys sit down: Lefebvre, Bookin, Warren, Hutch, Payne, Leisz, and me. I sit across from Warren and beside Bookin. Warren starts talking about his wife and young daughter. He got married late in life, one of those late-bloomer dads who will be around seventy when his kid moves out of the house. He seems homesick.

We start ordering, drinks first. I ask for a glass of the cab sauv

listed on the menu. “Hold on, Bill,” Lefebvre calls out. I look over. Hoo boy, here we go. I look at Warren and say, “Right, I forgot, you cannot go solo and order the wine when you’re with John.” After examining the official wine list he asks the waitress, “Do you have anything for spoiled boys?” He smiles.

Lefebvre has ordered two bottles of expensive wine. They found a couple of really good bottles tucked away in the basement. I can’t keep track of the names, and I forget to write them down. Some journalist. Everybody loves the sandwiches and compliments Hutch on his top-notch memory. The chef personally comes over to present a gift of non-flour chocolate dessert with chai coffee sauce, a brownie really. It is insanely good. Bookin inquires: “Do you ship to L.A.?”

Bookin tells us he’s finally had that conversation with the headliner about the opening act’s sets going overtime. It’s an issue because the band is still vacating the stage at least fifteen minutes late. Not cool. There have been no complaints from the Felder camp — yet — but Bookin doesn’t want the issue to fester. He managed to stop Felder and talk to him directly about this delicate subject.

“Well,” Felder said, replying with his own question, “is John enjoying himself?”

“You bet he is!” replied Bookin.

“It’s okay then.”

So it turns out Felder is a real softie. Lefebvre mentioned something in passing about Felder being somewhere along the way on the twelve-steps road, which might account for the beatific attitude. Bookin is impressed with Felder. “Few guys would do that, because the opening act can suck the air out of the room if it goes on too long, which is death for the headliner because he has to work that much harder to win back an audience exhausted listening to an act they didn’t necessarily come to see.”

Then Bookin chats me up about the book. He wants to talk about the kind of information that gets out there about Lefebvre. To Bookin it’s important to remain vigilant about what people know and don’t know and the few things they take away with them when they hear about the artist. Airbrushing the Lefebvre picture for mass consumption seems to be a tactic for him. He’s worried the majority of people will hear Lefebvre or hear about Lefebvre only in passing — hear him talking on the radio for a couple of minutes, say — and that’s the only impression they’ll get. That’s Bookin’s goal, to limit and shape that mass-culture first impression.

* * *

Lefebvre has booked us into Gotham for seven. Eat, drink, and be merry, for tonight is a night off. The steakhouse is swank, a meat eater's delight, and the servers are young men, one of whom performs a spontaneous spastic act with a full wine glass. Somehow he manages to project every drop of the ruby red liquid over one end of the white tablecloth. Lefebvre cautions the headwaiter not to beat the guy up about it. A new cloth covers the offending stain, and all is forgiven. It was a sensational feat. No way the guy could have duplicated his pratfall even if he tried a hundred times.

* * *

At sound check the next day, it's entertaining to watch these super-pros grouse in a friendly but vexed way through the changes they have to deal with, the accommodations they have to make. Colin James, the Canadian blues-rock guitarist and vocalist (who lives in Vancouver), has been invited to join the band for the final two songs of the tour. Lefebvre knows him from when Neteller hired him to headline a party. They're playing "My Baby Goes Green" and "I Won't," standard rock songs, but they have to figure out how to insert James's solos, how they're going to come out of those solos, and how they're going to finish the tunes. So it's delicate. They keep botching the endings, which is comical considering the level of talent on stage. It's like the college-rock, "Louie Louie"—level band trying to figure out exactly when to look at each other to finish the song.

* * *

Greg Leisz sits across from me at dinnertime. He is a charming guy, relaxed and considerate. Leisz can play anything on the electric guitar and anything on the pedal steel, but it is his prowess on the latter that has kept him in demand. He made his name in Canada and the U.S. playing in k.d. lang's band for years, but it's a thrill when he straps on an electric and plays classic riffs. He can play rock action all night long with a warm but stinging tone.

Leisz had actually come up to Canada and played at the Scotch & Sirloin Restaurant in Calgary for five weeks in 1974, back when Lefebvre hadn't quite gotten sick of driving a cab and getting wasted at the Highlander. His family owns one hundred thousand acres of property on the Hollister Ranch in the Santa Monica Mountains, three-quarters of an hour outside Santa Barbara. The family retreat is a steep three-mile drive above the ocean. Leisz's mom bought the

property many years ago, when it was not expensive. The family didn't get a permit to build a house until 2005. Regulations are strict at Hollister because it is a working cattle ranch. You cannot put up fences — well okay, you're allowed to fence one and a half acres around the house — and there are all sorts of other ecological restrictions to consider. Sounds ideal.

Ideal is also how the last gig ought to go. Lefebvre is starting to look like he's on his game. He's comfortable on stage. He picks his spots to address the audience, and he's interacting with the band much better. They all look like they're having fun. When Colin James joins the group on stage he adds rock 'n' roll raunch. The guy is now in his late forties but still looks and acts like a kid. Good for him. He's on cue to play the last two songs, and his swagger guarantees an uptick in tempo. The audience seems to feel it in the gut, the music revving up. Onstage it's hard to say, but at the back of the theater it feels like the band is starting to click.

After the Don Felder set everyone convenes back at Chill Winston's in Gastown, where we had been for lunch the day before. It was peculiar that the restaurant's manager initially showed no interest in hosting the party. But Lefebvre was persistent in hinting he'd make it worth everyone's while. Get a clue, buddy, Johnny's doing the talking. He'll pay you triple what it's worth. Stay up late, lose a bit of sleep, let him party.

I meet Bruce Ramsay at the post-mini-tour bash. I meet, briefly, Lisa, the young woman Ramsay has dated since ending his relationship with his long-time partner. Lisa is cute, like a pixie, big eyes. As usual, I try to convince Ramsay to talk.

"Hey c'mon, just the old days with John. No Neteller."

As usual, the big shrug. "Aw, I don't have anything to say."

Not even you and John and your university years?

"I don't know."

XVII (2001–11)

The Ghost of John

On Sunday, February 27, 2011, I pass through immigration and customs inspections at San José's Juan Santamaría International. I'm looking for my ride to Out of Bounds Boutique Hotel and Tourist Center, a B&B located in Escazú, about five miles west of San José. In the taxi zone, three or four guys in official-looking uniforms buzz around me. After about twenty minutes, I look down and notice the warm smile of Layla Ricardo, who's holding a sign with my name on it. I'm saved from the jackals, who back away in search of other prey.

Layla leads me to her husband Don, my driver, who loads me into a car and takes some back-roads route to my bed and breakfast, avoiding toll payments on the main highway. Don charges 12,634.75 colones (singular colón, named after Christopher Columbus, Spanish name Cristóbal Colón; one thousand colones is equivalent to about two U.S. dollars). Later, B&B co-owner Meranda Glesby will explain that she once hired Ricardo to pick up a customer from the airport. He dropped off the fare and an hour later returned the gringo's camera left in the back seat. With that, he won all of her business. For twenty-five bucks, I'm halfway up the hills overlooking the capital.

San José is balmy, overcast, and a bit breezy. The young Costa Rican woman who works behind the desk, Cindy, speaks English well. Meranda has known her since the Neteller days. She worked in the same office building. She's attractive, and Meranda tried to set her up with one of the young guys at Neteller (they were all young guys, except for John). They went on a date but it didn't work out. Cindy relieves Meranda and her half — Costa Rican, half-Italian husband, Matteo Nicola Brancacci, when they need extra help. In exchange, they help Cindy's kid get a good education. Cindy's ex is a deadbeat and won't help financially with the child rearing. This informal barter is typical of the way things are done in Costa Rica.

By late afternoon I'm sitting with Meranda at a table on the upper patio at the B&B, which has a half-dozen rooms and a rental house in back. "I have a present for you," I tell her. I leave her sitting with her view and head down to my little room. I run back upstairs with two packages of cigarellos. Steve Glavine told me that I would have a friend for life if I brought a specific brand with me. "I was told you might like these." Her face lights up like a Christmas tree in Little Portugal. She runs downstairs, shooting back a look that says: *You see this crazed goofy look on my face?* She runs back up with a disposable lighter, sits down, and gives it a flick. Inhales; exhales. Heaven. You cannot buy the Backwoods Cigars brand in Costa Rica. A couple of

minutes later, she offers to pay. “Can I give you twenty bucks?”

“If you give me twenty bucks it won’t be a present anymore, will it?”

The B&B’s upper deck offers a gorgeous view of three volcanoes above and to the west of San José as well as the various cloud formations that come and go. To the east, the new soccer stadium puffs up proudly, which means downtown is not far. Escazú and Santa Ana are laid-back towns, close to San José yet far enough away from the bustle. Its location does not seem remote, yet I wonder about the hassle of driving up and down the mountain into the core. Meranda offers to give me a tour of the old Neteller haunts — the main reason I’m here — in the morning, from nine to eleven, before picking up her daughter Merissa from nursery. She and Matteo are putting her through private school. They’re only having one child; they’ve made up their minds.

Monday morning around nine, we’re supposed to go on the “Neteller tour,” as we’re calling it, but we’re delayed. Matteo hasn’t come back yet from dropping off Merissa. I retreat to my room, check email, and think about the day. About ten minutes later: “Bill!”

“Yup, I’m here!” I finish an email and head down to the office and the vehicle.

“Let’s boogie!”

I haven’t heard that command since I left Calgary in 1988. Meranda wears skintight blue jeans, a thin top, and a tight jean jacket. When she walks away it’s impossible not to check out the peculiar-looking white acid-wash streaks running up and down her thighs and calves. She looks like she’s decked out for an Eagles concert circa 1976. So Calgary. Her skin-toned slip-ons look like ballet slippers with clear heels glued on. Meranda used to be a tap dancer; now’s she is in a jazz dance class with other moms.

Yes, Calgarian is how Meranda acts, too — warm, friendly, and direct, with a deep laugh that betrays her love of a good cigar. She’s a perky go-getter. Her face is framed by dirty blond-brown hair. She used to be a blond-blond but gave it up. The hissing of the Costa Rican men became tiresome. Even in the travel guide it says many Costa Rican men have not disabused themselves of the notion that white women are easy seductions — that white girls just jump into male Costa Rican laps because they’re so, well, exotic. But local men and their antics generally don’t bother Meranda — after all, she married one. The only time she will get fazed on our little tour is when we’re in a sketchy part of town, just outside San José proper. She recalls that whenever she had to do Neteller business in that neighborhood, she would ask coworker and future fiancé Matteo to hang around, and she would always tell the client there was someone outside waiting for

her.

But Meranda is not someone you should ever assume to be a pushover. She co-runs a B&B, co-raises a four-year-old, and runs an organization called the Canadian Club, which, with about three hundred members, holds luncheons with diplomats. She also co-runs a small foundation financed by John, which tries to improve educational opportunities for San José kids. Meranda gets right after it, whatever she's doing. For instance, after one leg of our morning tour she doubles back and drives past her B&B to get to our next destination. She notices three guests waiting outside her compound. You have to ring the doorbell to be admitted — you can't just walk in. Security is important. Meranda says there is a lot of thievery going on: "When the going wages are between two and three dollars a day, some people decide they would rather just take stuff from people than work."

But leaving guests waiting will not do. She wheels her massive truck around. "How long have you been waiting? I'm so sorry!" Matteo comes out. "Where were you?" she scolds him affectionately. "We can't have people waiting outside!"

Matteo was trained to be a customer service representative by Meranda. This was accidental. She wasn't supposed to break him in, but she offered to cover for a buddy who'd been too hungover from a staff party get to work on time. Matteo was waiting when she arrived at the office. As she went over the basics of the gig, she couldn't help looking at his reflection in the computer screen. And that was it. Meranda arrived in Costa Rica on May 2, 2001; she met Matteo on August 26, 2001; and they were married on October 13, 2002. Matteo loved the job, too. "At first I was intimidated by John," he recalls. "He's a really big guy — a presence." And he would have stayed forever if the company hadn't cut back. Now Meranda keeps him focused on the B&B.

Meranda drives an oversized four-wheel-drive Honda Quicksilver, a leftover from the Out of Bounds trekking business they started after Matteo was let go from Neteller. The Alta is our first stop. Dubbed "Costa Rica's Ultimate Getaway," it was, Meranda says, the happening spot in 2003–04, around the time John and Cecilia got married. It is a well-designed hotel in the colonial style. Inside the front door, at reception, the stairs wend their way down and straight, down and straight, down and straight, like a descending corridor imported from a de Chirico canvas. The hotel allows art to be hung along this lengthy portal. At the end are the sumptuously appointed restaurant and the outdoor pool. The amorous, pre-bickering couple were married in the portico on the top floor, the penthouse suite. San José is nestled in the Central Valley, so the view from this balcony is expansive. About

eighty wedding guests somehow crammed into this confined space.

Later, Meranda shows me pictures of the ceremony. She points to one photo in particular that has haunted her to this day, shot just as the couple took their vows. Cecilia looks to be crossing her fingers. Meranda has never had the nerve to show the photo to Lefebvre.

Other pictures show various people at the early stages of the Neteller Costa Rica operation. There's a woman Meranda calls a "whacko" with a "crush on John. He probably doesn't want to remember her." There's a picture of Perle, Steve's wife, and John, looking happy. There's a picture of Randall, who turned out to be a crucial early connection.

Meranda recalls, "When we came to San José we had contacts, but Randall was the first guy who came to John's and my hotel and took us out, showed us around the town, set up phone lines. He worked for Instant Action Sports, a gaming company in town. Because he was my merchant contact, we started a friendship. We had parties all the time. He was the biggest guy and he had the tiniest white car. He would somehow shove us all in and take us all around, never charge money. He was just really happy."

There's a picture of Ingrid and Jessica. Meranda says, "Jessica was one of the first local hires. She was my assistant, and worked till the end. Everybody got laid off but her, until we moved the office into my house. Then I got her a job with the sports book people."

Jessica begged for a cleaning gig back at the party house. Meranda told her Canadians don't need that kind of help but caved when she said, "Look, my husband's an asshole. All I want is a pack of cigarettes and not have to ask my husband for the money. So can I just come and work one day a week and you can pay me ten dollars?" One day became two. Then she started doing the cooking and the laundry. "And Ingrid worked with Cecilia and John, in their homes, and took care of them for a long time. Then Ingrid became close friends with Cecilia's mom. Those two know each other because they both married brothers."

While the Calgary contingent had success finding the right kind of people to assist them with setting up the office, liaise with bookies, and develop a support staff, Meranda found the bureaucracy impossible: "John and I would go down to this shithole cop shop. You're stepping in between piss and garbage to get immigration and fingerprints for your residency. Took two times to go through. Still not ready. 'Oh no, we're missing this, missing that.' I left Canada with all my legal documents. I applied for residency even before I left. I had everything — my police record — I knew what I was getting into. I canceled my RSPs. That was the one responsible thing I did when I was eighteen years old, but I had to cancel them. And then I had to

pay taxes. Matt said screw it, we're just going to get married, and I'm going to get my residency somehow."

Meranda became, along with John, the legal signee for the company. All the phone lines were in her name as well. She still has the Neteller fax line. "It's under a business name and I can't change it because I need John here with me to change it. I had to close down the company bank account because he was gone, which was a hard process. I swear — John still has money in his Banco de Nacional account. I don't think there'd be a million but definitely there was money. When he left, he *left*."

A rumor persists that the balance on one of John's ATM receipts read $400,000,000. Sounds like an exaggeration, but in those days, who could tell what was real and what wasn't?

Meranda says,

Maybe when he had all those shares. But would he have all that money in Costa Rica? Maybe he had four hundred million colones, because that's nothing ($800,000). That's a huge joke here—"Hey, how many millions in colones for that?

Oh yeah, John had a big wad of paper. Anytime you go anywhere, John was holding this [Meranda holds her thumb and index finger to demonstrate a fat wad of bills]. That's why he needed his man purse, for all his bloody cash.

Meranda's starting wage at the Calgary Neteller office was eleven dollars an hour, and her salary went up from there, based on increased responsibilities. "It stayed at $5,000 a month for four years. I didn't get a raise."

When John took off for Malibu, Rob Eltom, who had been in Costa Rica almost as long as Meranda, eventually took over as her boss. "John was my man I went to for everything — always. I didn't even go to Steve half the time unless I had to do something with a check."

Meranda remained at Neteller until early 2007. Eventually she was bumped up to corporate training manager, which required her to travel in the Caribbean to places such as Curaçao, in the Netherlands Antilles, Antigua, and Panama. "We had a training manual," she says. "I went to sports books we already had accounts with and trained the people on Neteller, the ones that were talking to clients on the phone and via email." She would show clients how to deposit and transfer funds in and out of Neteller, say, or she would explain the fees that were associated with the transfers, deposits, and withdrawals, or she might explain how long the process normally lasted, or she might explain what InstaCash was, how it worked, and the various games and prizes associated with it. The hope was Neteller's partners would have enough information to speak knowledgeably and tell their clients

what Neteller was all about. For this work she was paid $5,000 a month plus travel expenses, which she paid up front and then filed receipts for reimbursement. “I didn’t sign contracts with the owners/managers,” she says. “That was the ‘R’ team.”

The R Team consisted of three guys whose first name started with the letter *R*: Rob Eltom, Rodney Thompson, and Ryan Lang. They were the young dudes getting contracts signed over drinks. Mission accomplished, they’d check out a nice restaurant and then stop by a place like the Irazú Casino to play a few hands. They went to the infamous Del Rey only when asked for business reasons. Ideally, they’d rather hang outside of downtown San José, which was a bit sleazy, and possibly a bit dangerous. After the Neteller bust, Ryan left the company and went on to become a U.S. payment processor for offshore betting mega-companies such as Full Tilt Poker, Absolute Poker, and PokerStars — companies that grew into the U.S. market post-Neteller and more or less owned that market until 2011. Ryan and three other payment processors were caught in a DOJ dragnet code-named “Black Friday” and arrested. About a year later, U.S. Attorney Preet Bharara for the Southern District of New York was happy to announce that Ryan had opted to return to Manhattan to enter a guilty plea for fraud, money laundering, and gambling offenses “in connection with a scheme to deceive banks into processing hundreds of millions of dollars in gambling transactions.” Ryan was looking at thirty years.

Meranda’s final days with Neteller were spent working out of her house. Bob Edmunds and Gordon Herman wanted to shut down the San José office but keep her on. They kicked some expense money her way to set up a home office. Meranda took the offer but then found — as many do — that she worked harder when work was home. Before Rob took over John’s responsibilities, Meranda says they hired a guy named Bruce, who was unfamiliar with Neteller’s informal work-hard, play-hard, no-bullshit ethos. He acted like a typical Canadian bureaucratic boss, concerned with displaying power over his employees. Bruce didn’t realize he was supposed to get out of the way and let them do their jobs. He assigned Meranda tasks and reports that had nothing to do with improving the company’s fortunes. As she put it, “He made me waste time doing silly stuff that wasn’t really needed.” It made her miserable.

John was clearly the guy who stirred the drink in Costa Rica, but then he met Cecilia, and, after a torrid start, the relationship seemed to develop a kind of evanescence as it formalized. And so, yes, John fled to Malibu, leaving Meranda behind with Matteo and working for Rob. As for Cecilia, she wasn’t going anywhere. This was her home, which was our next stop.

Cecilia's compound is located in a subdivision called Trejos Montealegre, outside San José. When people give directions, there are no formal addresses. Go past the intersection, you know, the one with the store on the corner — you'll see it — then turn right. Watch out for that tree, yeah, that one, jutting into the road. You can't miss it, they've painted the trunk white. After you steer around it, go another hundred yards or so, hang a left down that street, then turn left on that street and there, see, that's Cecilia's place.

And when you make that first left, take a look out the passenger side. Notice the garbage strewn across the dirt shoulder, half burned. People just pile stuff up and light bonfires: TVs, computers, paper, plastic — you name it, they burn it. Even people living in million-dollar homes can't be bothered to recycle. They won't believe you if you tell them computers are filled with toxins. Future generations, they've never heard of it.

John had a story about that. There was a bridge nearby. Underneath it, squatters eked out an existence and threw their garbage out onto the street. He suggested to Cecilia that they could pay the kids to clean things up, give them part-time work, pay them by the bag and clean up the neighborhood. Cecilia told him he was out of his mind. The kids wouldn't pick up anything except bags from down the street and charge him for them. John wasn't going to fight that logic.

Matteo may be of Italian descent, but he's also a Tico and a father, and he cares enough about the pollution to become a pest to police. He phones them every time he sees a plume of smoke: "Do you know my daughter has asthma? Get them to stop!"

"Ah, Matteo, how are you?" He's on a first-name basis with the cops. "Don't worry, we've sent someone to go snuff out the fire." First rule of law enforcement: placate.

The fire continues to burn. Matteo goes out to inspect. Liars. They let the entire area burn, along with all the toxic plastic junk. Recycling in San José is a work in progress.

Meranda and I drive toward Cecilia's place in the big van. Meranda is visibly nervous. "I don't know," she says, shaking her head. "It's been a long time." John and Cecilia and Meranda and Matteo, they were buds back in the day. They used to hang out together — a lot. Then J and C broke up, and it was devastating. M & M worked for J and knew J first. Battle lines, however reluctantly on M's part, had to be drawn. It wasn't that M didn't want to see C. They always got along. But M was still at Neteller, so it was awkward.

The point is, Meranda hasn't seen Cecilia in years. She's bumped into her on the street a couple of times, said hi, but that's it. Understandably, she's a little scared of the reaction she might get from

her erstwhile pal. She rings the doorbell. The gardener notices us and comes over. He asks what we want. Meranda answers in Spanish. We want to see Cecilia, if possible, *por favor*. He leaves. A cleaning lady comes to the door. She asks what we want. We want to see Cecilia, if possible, *por favor*. She goes away. Another cleaning lady comes to the door. She asks what we want. We want to see Cecilia, if possible, *por favor*. Meranda apologizes again for the unannounced intrusion. *No problemo* if we can't see her, we were just in the neighborhood.

We wait. I recall John's vexation at having to wait three hours for Cecilia one night after they had agreed to go out to dinner. We could be here a while.

But no, I'm wrong. After about ten minutes, Cecilia makes her appearance. She walks slowly toward us. She comes to the gate. We peer at her and she peers at us. The gate separates us. She is not going to open the gate for her dear old friend Meranda; this is the implication. She remains ensconced behind black wrought iron, protected from us, from the world. She looks as if she has isolated herself, as if she has come down from self-imposed exile in the bell tower because an unexpected visitor has come to her self-designed prison. Even though it is perhaps not quite visiting hours, she wants to see who it is who dares to disturb her peace. She is lithe, maybe even wiry. Cougar-like, yes, although out of cougar range now, probably in her mid- to late sixties but looking like she would prefer to remain forty despite the wrinkles. She wears a dark shirt and dark trousers to greet the intruders.

After John and Cecilia broke up, a mean-spirited rumor circulated that she'd started dating a KFC executive but dumped him because he wouldn't bring home any chicken. When he explained he was on the business side of the operation, not the cooking side, she didn't or preferred not to understand — a real tica, they called her.

"She's let herself go since they broke up," Meranda says later. "Cecilia use to doll herself up in a witchy way." In her wedding photo, she has rich brown hair, whereas the woman standing in front of us maintains her hair at a considerable length but its color is now many shades of gray.

Cecilia won't look at Meranda, which is meant to be a cut. Meranda feels bad. No warning — we came to her door. What did we expect? Meranda apologizes for the visit but wants to say hi and introduces me as someone who is writing a book about John and would like to speak to her. Planning ahead, I thought it would be a good idea not to ask permission to talk to her about her relationship with John (what I really want to talk about), but instead mention Punto de Vista, the place her son David Konwiser redesigned from the original plans John and Cecilia drew up. This tactic, based on the

theory that if you want to soften someone up you should talk about what they want to talk about first, turns out to be exactly the wrong one. It gives Cecilia an out. She thanks me for the compliment but says, “John had nothing to do with the project,” and legally she doesn’t want to say anything. Meaning if she talks and I write something down she could be implicated in the Neteller bust — obviously there’s a fear of losing what she has. I’m shut down.

I stand here before the mysterious, beautifully desiccated lady named Cecilia and, like a moronic stone statue, do not snap off a picture. What is she going to do, reach out and grab my camera? She’s behind bars. Take a shot, dummy. Then again, hers is an image not easily forgotten — shrew-like, a paranoid Marianne Faithfull as rich exile.

Oh well, do not cry for Cecilia. John gave her the cars, his stake in the houses, plus he bought her another house next door. Musicians are moving in, John, they’re going to be so noisy, please, help me. Okay, okay, here’s another house. So Cecilia came out of it with something like three houses up front, plus the one in the back where all the Neteller employees partied and slept — plus the resort. John reportedly pacified her further with something between $1.3 million and $3 million, depending on who’s talking. John is not, but he won’t deny it, either.

Meranda is upset with herself for not giving Cecilia any advance warning. But if she had, I doubt we would have ever gotten as far as we did. Meranda tells me later she considers herself a spiritual being. She believes in reincarnation. She is convinced we all have a purpose on the planet and that, further, everything happens for a reason. This episode of her life, it would seem, must be cataloged under that latter, ineffable category.

* * *

“There’s another hangout,” says Meranda, pointing to a corner building, an L-shaped one-and-a-half-story structure with two yellow awnings announcing El Fogoncito, where John used to bring the gang to wolf beers and scarf tacos. As we head downtown, Meranda tells me that when John set up shop in Costa Rica in the spring of 2002, he was given endless bureaucratic grief from the locals. She remembers the precarious but comedic way in which employees were paid.

“John, it’s Friday. Payday, time to cough up.”

John would say sure and cut her a check. She’d go down to the bank, and they’d refuse to honor it. She’d phone back. “John, you have to come down here in person. They won’t cash the check.”

Off John would go, down to the Banco Nacional, to show the clerk his identification and Neteller papers. He would demonstrate and write his signature.

"No, it's not the same."

"Yes, it is. I'm the guy."

"No, it's not exactly the same. There's a little curlicue that's different right there."

"Okay, look, here's my checkbook. Here I am, writing out a check. You know who I am. You see my identification."

"No sir, your signature. It's still not identical."

As we drive by the new soccer stadium, the one with no parking, Meranda tells me about the Chinese commitment to Costa Rica. Investors had built living quarters/dorms for Chinese workers while they were here to build the stadium, the intention being to donate the barracks and convert them to apartments for the poor once the workers headed home. Meranda says, "We'll see."

We look at the stadium. Meranda says its crown looks like Liberty's in New York Harbor, except wider. She says, "I keep telling Matteo we should buy a parcel of land across from the stadium and build a parking garage. We'd be the only game in town."

Meranda receives another flashback while we're driving around in San Rafael, Escazú, looking for the Scotiabank John used. As we watch trucks belch fumes, she remembers John and Steve, the two principles, waiting at an intersection near the Neteller offices downtown. The cab's windows were down. When the light changed, the bus just ahead in the adjacent lane excreted its exhaust straight into the cab. While they were eating thick, acrid, bluish smoke, Steve said, "Now *that's* the smell of money!"

Now we're in Paseo Colón, San José, on a street that is close to the actual downtown borderline of San José proper. Meranda is looking for the internet café Neteller first used for its fledgling operation, as well as the Dos por Uno Pizza joint nearby. They're both gone.

Up ahead, the terrain is crawling with vehicles. "You see that—*that's* San José. Uh-oh, I hope we can get out of this." The cars and trucks hit the downtown in the morning and — BAM! — the flow slows to a trickle. Wait and crawl, wait and crawl. Meranda looks a little panicky. "I have to get back, Merissa's class is almost over." Is there an escape hatch, one last right-hand turn down a one-way before we get sucked into the great blue maw of exhaust, heat, and human stewing? She can't remember. Ah, there it is, hang a right, get the hell out of this. Now I understand why they prefer living up the hill in Escazú.

To be continued tomorrow morning, I hope. I had asked Meranda

about the Hotel y Casino Del Rey, the supposed world-famous gambling house with dozens and dozens of prostitutes milling about. It's located in downtown San José. She demurred. In the old days, ten years back, the boys would offer to take her with them to their business meetings in these sorts of joints. She doesn't need to prove anything now, so she'd asked around and found a guide for me, a guy with whom she used to do business, known only by his sobriquet.

Around six o'clock, "the chauffeur" zips into the B&B driveway in his late-model SUV. He lives miles from the B&B but was willing to pick me up. He drives to some restaurant that looks like a typical American yuppie joint in a new suburban-like strip mall. It looks like a place acceptable to a certain kind of gringo: well lighted, decent furniture and stereo system, high chairs and tables along the window, which is to say along the outside, because it is wide open. At first I wonder about someone racing out of the parking lot to steal money, but the strip mall is so shiny new the neon business signs must have been unpacked yesterday, and the ambience disarms me.

It's usually packed, says the chauffeur, but Monday is light on patrons, maybe twenty in total. Might be a pickup bar, hard to say. We order margarita after margarita and talk about this and that for an hour or two until a buddy of his, Tony, shows up. Then we all climb into the chauffeur's SUV and head to the Del Rey. Meantime, I interview the chauffeur at the restaurant for his take on Costa Rica, bookies, gaming, and companies like Neteller.

"No recordings, please."

"How about a few brief notes?"

"Umm … I guess that's okay."

The chauffeur knows the biz, all right. He's still in it, although since the big busts went down everything's been on a "First Rule of Fight Club" basis. You don't necessarily hang a gaming shingle up in web-land and declare yourself open for business. But the chauffeur says it's still a going concern, probably bigger than ever. He laughs at the *federales*. He thinks they're not only hypocrites; they're as thick as a just-opened bottle of Heinz if they believe the U.S. government can seal every web-created perforation in gambling laws and jurisdictions.

The chauffeur orders a fifth margarita. I decline. He's smoking cheap cigarettes throughout our conversation, a buck for a twenty-pack. Taste lousy, but I keep snagging them off him. Sensing I might need ballast, the chauffeur orders tapas. The ones he picks are kind of like tostadas stuffed with chorizo meat shavings and vegetables. Not half bad. We wolf down a few before the chauffeur saves some for his buddy.

Tony arrives. He's in a foul mood — he had a bad experience with the cab driver — and famished. The chauffeur hands him some tapas,

and Tony starts to chill out. They're single straight guys and, I'm thinking, have women on their minds a lot. Tony confesses later that he really likes good-looking Costa Rican girls. That's one of the beautiful things about being in San José, he says. When the chauffeur insists on picking up the tab I accept his gesture gratefully yet can't help but wonder about the cash flow situation.

As we head off to the Del Rey, I take a look around at San José at night and think, yes, it could help to have a guide with a car. You never know when you're going to get the runaround from a cabbie. You never know when you might get beat for your wallet. You never know when you're walking around here which street is dangerous and which one isn't.

The chauffeur is a fountain of wisdom. He tells us about new online companies that do everything Neteller once did but using electronic tokens. This way, gamblers buy the tokens and retain their anonymity. His big dream, he tells me, is for some heavy money to silently invest two mill in some new can't-miss project of his. He was workin' on something big, as Tom Petty once sang. The chauffeur swears online gambling is bigger than ever.

"Except for the Americans, you mean," I say, correcting him.

"Well," he replies, "there are ways around that."

There are a lot of online businesses out there in the world now, he tells me. It's not like 1999. Every company needs to do business online. Some companies — small companies, say — might be run by people who are attracted to the idea of jacking up their revenue intake a bit and are open-minded to a little side action. They might even need a little extra to stay solvent. Say you've got a hair product website or old-school shaving supplies website or designer florist website. Whatever it is, it's a legitimate business. It's established. People buy stuff and you send it to them. Fulfillment. Well, what if someone comes along and says to you, "Hey, how'd you like to boost sales steadily over the next year or two?" You might say, "I'm listening." They show you how to run online gambling transactions through your company as hair-product transactions or shaving-product transactions or flower-arrangement transactions — whatever. Over the next several months, you double and then triple your business. Your business looks like it's successful and growing, and, indeed, it may be trending upward all on its own, but it's being assisted by online gambling transactions.

And, well, you're not the only guy who's been approached, are you? They've got a whole bunch of guys like you, all guys who would love to make a little extra dough. You might think this a little outlandish, a little nickel-and-dime, a few too many hands on the take, a few too many finks who can talk, but it can be done.

As I listen to the chauffeur's disquisition I'm thinking, you know, the DOJ decided the computerized system John and Steve invented for transferring bettors' cash amounted to money laundering and racketeering. Once the locking pliers were firmly applied to them, the guilty plea was a big step down from money laundering and racketeering. Still, they were tailed for six months and then arrested for those offenses. I've never seen any evidence to suggest there was in fact any real money laundering going on. Neteller never hid anything it did, and was upfront about its risks in the American market. But this stuff the chauffeur's telling me? Oh yeah, that definitely smells like something you'd call money laundering.

The chauffeur also claims Western Union remains involved in the gaming world, as does Visa. Actually, with Visa it's a little more than that. He figures about twenty percent of all U.S. credit cards are still used for gambling. And when feds come around asking questions, Visa replies: Hey, it's not our job to figure out what each legal cardholder is spending his money on. Visa might have a point.

The chauffeur, Tony, and I head east down Highway 27 into the core. The Del Rey is located on the northeast corner of Avenida 1 and Calle 9, one block southeast of Parque Morazán. The park itself has the Templo de la Música, once a center for political speeches but now a band shell for symphonic and popular music concerts; the Monumento a Simón Bolívar, the Venezuelan political and military visionary who brought independence to many Latin American countries; and the Monumento a Julio Acosta, president of Costa Rica 1920–24. But I'm not here for rabble-rousing or the symphony; I'm here to see what John saw ten years ago when he met with bookies to pitch Neteller at the Del Rey and other bricks-and-mortar gambling houses, or when he hung out with them at places like Nicole Night Club over in the Zona Roja (the red light district).

The hundreds of middle-aged men inside the building might be here for the gambling or the drinking or the pool. The Blue Marlin Bar looks like a combination of oversized suburban rec room and generic sports bar. There is a smaller room called the Little Marlin that we don't go into. Across the street and across the parking lot is Key Largo, run by the same people who own the Del Rey. It's a smaller joint with a live mariachi band on one side and basic bar with pool table on the other. They attract the same two depressing demographics — old men and young whores. Moving in the Del Rey is like worming through patches of fans at an oversold club show. Crowded in the gambling rooms, crowded at the bar, it's difficult to find space to breathe. The pros make repeated attempts at eye contact. In one room, the gambling looks intense. Once we order beers I say, "Looks like any American or Canadian sports bar, except guys get to gamble and play

poker."

"Yeah," Tony says, "except it's a whorehouse."

Young women, still girls basically, take their marks upstairs and pay the club a fee for using the rooms. Girls look up at me and say hi in sweet, quiet voices. One girl puts her hand on the middle of my back and rubs me in a clockwise motion and says, "Hi, want a good time?" That's as forward as they get. Ten years ago, the girls would have acted differently, and that's what John was counting on, his little joke, when he said I had to go to Costa Rica to experience what he had experienced — young women grabbing your testicles, not rubbing your back, when you entered the premises.

No, not like the old days, the chauffeur says. When you walked into the HDR then, it was like "fish in a barrel." You were the fish, as in hold on to your wallet. Men everywhere, older men, old men, falling-down old men — well okay, I only saw one elderly gentleman in a cowboy hat fall off his high-back stool, literally right over, slam, onto the floor: three pros moved in, helped him up, their quarry near incapacitation and capitulation — all gauged on a scale of one to ten as marks.

No matter, the girls figure out I'm not there for a business transaction. To them I'm just a voyeur. There are about four hundred men to one hundred hookers, so the odds for them are good. If you go to the washroom, you walk by dozens lined up along a railing. Prostitution is legal in Costa Rica. Sex tourism is big business. These old guys, they tell their wives they've gone on a fishing trip. They spend at least one day going through with that charade so they can send back the pictures or post them on Facebook to prove it. The rest of the trip it's whiskey, women, and song. Meranda says the rooms rent for ninety-nine a night. "Can you imagine, when you know what goes on in those rooms?"

"The HDR," Tony says, "it's got to be the most profitable business in San José."

We hang out at the Del Rey for about forty-five minutes, at or close to the bar. Swarms of hookers don't bother us much after initial contact. The chauffeur takes off and circulates. I begin to sense, maybe falsely, that the reason Tony has joined us tonight is that they might want to look for action together. This thought makes me uneasy. I don't want to come across as a voyeur, yet here I am with my notebook in hand, looking like the king of stupid. I can't open it and start writing, I'd look like a narc or a dork. I don't feel like just coming out and asking Tony why he's here tonight, but as time passes, my sussing-out alters — they're here for girls, but only if they run into a couple they really like. Tony is not interested in women of foreign provenance. "I hate Asian girls," he spits out at one point, head

turning away.

The chauffeur returns and suggests we go across the parking lot to Key Largo. “I like it better,” he says. “Way less crowded.” Before we leave the Del Rey, a girl along the railing manages to get in the chauffeur’s path. He strikes up a conversation with her. I can’t hear them, so I can’t tell whether he’s asking what kind of sex she offers. Whatever the answer, she’s coming with us to Key Largo. Tony displays consternation. I’m thinking maybe it’s because he disapproves of the chauffeur going ahead and choosing his hooker-du-nuit without consultation. Once at Key Largo, he is succinct about his dismay: “She’s ugly.”

She is not ugly, and she is not perfect. She looks young and malleable — about five-foot-two and skinny, shoulder-length straight dark-brown hair center-parted, pretty face marred by a mild case of acne; her dark eyes telegraph longing looks — and she would probably do exactly as you say. Her docility is creepy.

We watch the mariachi band for one tune and then drift to the pool-table side. It’s less crowded than the dance floor, almost laid-back. Here we can stand around, drink beers, talk shit, and watch the working girls work the vacationing men perched on stools around the bar.

Tony, like Meranda, believes in reincarnation, I find out. Meanwhile, we haven’t seen much of my host, the now-inebriated chauffeur, because, I’m guessing, he’s decided that he’s made a dumb move by encouraging our girl pal and is currently trying to shake her. But she is patient. She has latched on to a good thing for the evening and is not easily discouraged. She hasn’t gotten the message. It’s his fault — he allowed himself to be engaged.

Finally, she departs, chirping something indecipherable. Tony and I order another round of beers, watch old dudes engage with young girls, and talk about politics and global warming. We’re relaxed now, ranting about things we can’t change. About ten minutes later, the chauffeur’s new friend returns and introduces us to two buddies. The language barrier between us had been insurmountable, but she figured out the problem: we weren’t expressing interest because there weren’t any girls for us. So she went back to the Del Rey to round up a couple. See, now we’re all happy. Party time.

Tony and I try to explain there’s been some misunderstanding, with little success. Tony speaks some Spanish, so I can’t see a problem with communication. They won’t take no for an answer. There’s nothing left to do but turn our backs and ignore them. We continue jawing about neo-conservatives versus liberals for a bit before I look over for a peek. Girl number one stands there, waiting for our private meeting to end, giving us a mournful look. Maybe she’s trying to save

face with her pals. Maybe she guaranteed them customers. They're not as patient — there are a few hundred other fools around to lure in. They slip away and, eventually, because the chauffeur has been avoiding us now for at least an hour, she slinks away as well, defeated, back to the Del Rey in search of a new source of revenue.

I wonder about being a tourist in the sex and gambling house — talk about an inauthentic activity. Maybe I shouldn't be here unless I mean to conduct business, and the business of this bar is not to shoot pool or to gamble or to drink or to dance to mariachi or to hang out and soak up the atmosphere for my book. It's to pay money for sex. I start to feel lousy about girl number one and then I start to feel lousy about all the girls here, about the exploitation, about the nature of man's inhumanity to such girls everywhere.

Tony and the chauffeur want to stick around past midnight, but I've had about enough. I ask the chauffeur if he'd mind if I grabbed my notebook out of his SUV, which I'd tossed in the back seat on the way over to the Key Largo. He finds a cabbie for me, one he knows to be honest. He is an excellent host, the chauffeur. Back in Escazú, it's not that late, about 12:45, but everyone's in bed. I have to roust Matteo to let me into the compound, which makes me feel just that little bit more existentially crappy about the whole evening. There's always tomorrow, the second half of the aborted tour.

On Tuesday morning, we're on the road by 9:30. Meranda and I head east along Carretera John F. Kennedy toward San José to see a place that was dear to John. Café de Artistas is right on the main boulevard in Pavas, a couple of miles east of the B&B. I snap pictures while Meranda points out the exact table in the restaurant where John would hold court. The gang came here often because he liked the place so much. Brightly colored tile adorns every surface, and local art is hung everywhere. The visuals are intricate but the atmosphere is informal, hippie-ish as opposed to hipster-ish. Not a lot of irony here, but lots of food, coffee, beer, and joking around. They were a team and they stuck together, toiling to make Neteller work in CR.

They started to learn the language and understand the customs, and they played hard whenever they could. They were all so young and eager, and they had a boss who could match them in every category except age. Sometimes he even acted like a boss. He'd cock his head toward them and say, "Hey! You know, I don't think we need to be doing that, do you?" He was signaling that he was on the verge of getting pissed and maybe they ought not push him any further. So there had been limits, but not many. What difference did it make? They were pulling in the merchants, convincing them to sign up with Neteller. The company was growing, they were all making money, and they were having fun.

Even staff meetings were held at Café de Artistas, known for its delicious potato salad. Ten years later, the café is still here and looks the same but is under new ownership. Meranda peeks at the menu and sees they've deleted the potato salad. That's a mistake, she says. She hasn't been here since John left in 2004. It still has lots of local artwork on the walls and that gorgeous tile work.

In one of Meranda's café photos from the era, Steve Glavine and Scott Morrison, the IT guys, are missing. That's because they had to cover the office in case something went down. "Steve Lawrence was like a ghost," she says. "We'd be in the restaurant finally taking a break and there was the bloody phone, and it was Steve. The server had just gone down and there he was, on the phone saying, 'It's down, what's going on? How long has it been down?' So other Steve's like, 'Okay, I'm on my way.' That was his life."

We drive west to Santa Ana to see Escuela de Rafael in San Rafael, a nearby school that has been improved with John's money. Meranda helped run the small foundation that receives a $60,000 annual injection from John. They dole out the money as the need arises. Escuela San Rafael, for example, has a few students who require the use of wheelchairs. They were no ramps, so Meranda paid for a little cement and labor, and now the school is wheelchair friendly. Sixty grand can go a long way in Costa Rica.

Cecilia was the one who came up with the idea to help a bunch of kids get an education in San José, and John put up the money. That was a long time ago, but John continues to contribute each year. Meranda took over the administration of the program after J & C split up.

We shift over a couple streets to a recently erected, imposing three-story edifice to which John contributed money. More than a community center, the new Escuela Municipal de Artes Integradas, Santa Ana Center, San Rafael, contains a recital hall, music practice rooms, art studios, and a large ballet room with pristinely polished and as yet unused wooden floors (with a sign that prohibits shoes that mark). The director gives us a pleasant tour, although I can't make out much of what he's saying. Meranda translates occasionally. Outside, a painter on scaffolding high above lets his inspiration flow, mapping out his design on one of the cement walls. Eventually, it seems, the expansive exterior will be entirely covered with original work by local artists commissioned by the center.

Around 11:30, after we've seen the public school, the arts center, and the Artista restaurant, Meranda drops me off at a spot where I can meet up with the chauffeur once more. Most of the time I'm with him, the chauffeur works the phone. We sit in a dining room — or dining room in theory. He has PCs positioned at each end of the table. He's

talking on the phone with a man from Asia. It sounds like he's talking to an unreliable Costa Rican about Tico time being fatal to business deals. The guy can't seem to pull things off that fast — he has to go by local banking rules. The chauffeur shakes his head. Hey, you want to do business or not? "A *day*. Twenty-four hours!" He sounds like he's rapping knuckles.

Later, the chauffeur is elated. He might have scored a huge deal with a merchant. Ramping it up, working on something big. "We'll see about the money when I get it," is the caveat, because the guy could just blow him off for his commission. It's not clear what the business actually is, but the chauffeur tells me that he's lived on a few hundred a month when he's had to. In one of the lean phases, an old friend bought him a car to get around. Whatever business he's in, it's boom or bust.

After lunch, around three o'clock, I make my way back to the B&B to do some writing. Meranda is working until around seven, and then we're heading out for dinner. She decides on the Apolos Restaurant, another of John's favorites. Great pizza. When she explains how her dad did not defend her against her stepmother in her teens and how she was kicked out of her own home and forced to fend for herself, it is difficult not to be moved. I'm impressed by her resilience and evergreen optimism.

Wednesday morning I'm up early. I didn't want the hassle of a driving a car, so with Matteo's help I booked a seat on a van that picks up customers at a number of hotels around town and travels west overland and then south along the coast to, among other places, Dominical on the Pacific side. That's where a couple of Neteller pals bought a small oceanfront hotel. It's a long, possibly tedious journey on twisting roads through mountains, but maybe it's worth it — once — to see the countryside.

Don is back to drive me to the Courtyard Marriott to await my EasyRide pickup for Dominical. Right away, he finds a traffic jam because of the construction just down the hill from the B&B. Don does what he needs to do — he drives on the opposite side of the road, on the opposite shoulder, weaves here and there to avoid congestion — to get me to the Courtyard Marriott in San Rafael Escazú by five to eight. Don's improv is entertaining first thing in the morning.

Alas, he needn't have worried about the eight o'clock rendezvous. The black "Tourismo" van doesn't arrive until nine. There is room for seven passengers. The first guy is an old gent from Australia who works in Toronto and Montreal for Domtar. I switch to the front seat when our driver picks him up. Better view. We head down a steep hill on Avenida 9. I notice a sign, Night Club Nicole, jutting above tenements in the next block. The shacks look seriously run-down —

fatally dilapidated, actually. I decide I should snap a shot but it's too late, we've already passed it. No matter, our neophyte driver can't find the Best Western Hotel in this sector of town, Tangas, which is a little dodgy, being adjacent to the Zona Roja (due south of the Costa Rican Center of Science and Culture), so he has to circle around to catch the turn for Avenida 7. I nail the picture the second time.

I send it to John the next day, once I'm relaxing at a boutique hotel called Costa Paraiso, in Dominical, mainly because I'm proud of my lucky grab. The shot is chock full of contrasts — gambling, prostitution, poor shacks, rolling hilly streets, belching buses, traffic jams — representing the flagrant duality on display in this city. John replies: "Thanks, I'd almost forgotten just how mad it is there … valet park at Club Nicole and kiss your car goodbye. Hang onto your shit, man. And a great ride."

Now it's around 10:30 in the morning. I've been on this journey since seven, and we're still in San José. Tico time. We pick up a young woman who hails from L.A.'s Koreatown. She's dressed in a light top with beads hanging around her neck, one of those forever hippies, maybe, who is between jobs, on the road for a while, going to a festival in a couple of days with friends — kinda reggae, kinda Burning Man — happening at Dominical. It's called the Envision festival, I find out later, and it's the inaugural burn in the town and on the beaches of Dominical.

A half hour later we pick up the middle-aged woman from Lethbridge, Alberta, who talks about the weather here and how cold it is this winter. The AC in the rear of the van, right behind my head, actually, is dripping cold water, and she jokes about how she's been avoiding it. I keep getting stabbed with the odd drip rolling down my back. At first I thought, *Wow, am I perspiring that much?* No, just cold water dripping from the ineffective AC. It's eighty-two degrees outside, but it's ninety-five inside the van. When we reach the highest point of the ride west, we stop for a washroom break. The view is a visual feast of plunging heights and greenery, but no water yet. Around 1 p.m. in our slow boat to the Pacific, about halfway down to Dominical, we pick up a hipster-ish, Hacky Sack — looking couple in their late twenties. Another hour goes by. There is one last Rocky Mountain — like climb before heading down to sea level. We chug along in this standard black Tourismo and move to the passenger lane as soon as an ascending passing lane opens up. No way we're passing anyone in this boat. Our driver shuts the AC down. He tells me, in a way I can understand, that we'll never make it up that hill with it on and seven adults in the car.

The countryside is generally wild and tropical. Beside the highway are perfect rows of African palm trees, plantations for the

production of palm oil. Beyond those rows is nothing but jungle or cleared farmland down to the ocean. One of the disappointments of the journey is how little of that ocean we see from Jacó on down. The highway veers inland and mostly stays that way.

By 2:30 we're in downtown Dominical, former fishing village, current surfing mecca, possible annual alternative-lifestyle festival site. It features beat-up gravel streets, shanties serving *cerveza* and fruit and ice cream, and super-buff and over-tanned surfer dudes wandering by with slightly overweight girlfriends. In Dominical, the garb is mostly hippie and post-hippie with a strong accent of post-Lollapalooza tattoo culture. Some have long, straggly hair, some look like direct mail orders from Santa Cruz, with super-bleached blond hair, long and straight. Some older Americans, maybe Canadians, too, look like they've opted out of the rat race for good.

* * *

On Thursday, I awaken to the realization that this coastal area is a gorgeous place, but the hotel itself is awfully close to the highway. From the road, it's a walk down a steep-grade driveway and right turn into an open-air tiki lounge restaurant and small office. You're here. Above you, on the road, every so often the truck drivers blast their brakes decelerating, which is not the kind of thing you want to hear in paradise. Noise pollution is rampant. There is also this high-pitch whirr that erupts every so often, like right now, at 7:30 in the morning. I have no idea what it is but it's intrusive and off-putting. Eventually I figure out the sound is from tropical cicadas. They're louder than the ones in New York or Toronto, but also mesmerizing. Don't call it noise, call it natural art.

The cicadas are one prominent feature of paradise. Another is a security guard stationed at the entrance to the office. He arrives before six to light the outdoor candles and languidly paces back and forth near the restaurant customers to check his cell phone. Not exactly the best way to give new customers a warm, fuzzy feeling, but once rationality kicks in you realize the owners probably wouldn't hire a security guard, gun hanging at his side, unless something untoward had happened one evening around dinnertime. As one fellow tourist said, "He's not there to make sure everyone eats their vegetables."

The next morning, Friday, I walk down the highway for a mile or so to pick up some food and drink for the stay. I catch up with the couple staying in the next cabin. They were looking for the trail that leads down to the beach, immediately north of Costa Paraiso, but are

way past it now, sweltering along the highway. They discover the trail on the way back, walking along the beach. I see where the trail ends as they come onto the main road just outside the inn. Peggy and Paul live at Chestermere Lake, about twelve miles directly east of Calgary. They decided to come here because they know Bob Edmunds, one of the owners, well. They met Bob a long time ago at Chestermere, probably at Bruce Ramsay's place. Paul used to sell sailing equipment there. He's a fireman now. Both Peggy and Paul say the Denis Leary series about New York firefighters, *Rescue Me*, is spot-on. The guy comes home and tells his wife nothing much happened at work. A few years later, it comes out that he fished a dismembered body out of a car that day — a real clean-up job.

They're also good friends of Bruce, and know John. They've known John for a long time. John has really changed, says Peggy. He's not the same person. Oh yeah, says Paul, I don't see John so much these days, so I really do notice it. I say to them, well, I don't know, I've known John, a little bit anyway, for quite a while, and he seems to be the same guy to me, give or take, so what's a for-instance?

Peggy: "He'll pour a perfectly good wine down the drain because it's not a $500 bottle" and "Bruce is not like that at all. He's exactly the same."

Paul: "Bruce now has more money than John."

Bill: "Well, stands to reason if you give away most of your money."

Paul: "Bruce has grown his money"—whereas John shrank his.

They seem judgmental about the way John has chosen to live his life. I suggest that if a guy wants to rent the most expensive studio and hire the best musicians, he ought to be able to do that. They have no problem with that. Could be the wastefulness they don't approve of — and the showboating. Reminds me of the story my friend Grant told me about John ordering a drink after the bar had closed, just before a One Yellow Rabbit theater show in Calgary was about to start. John threw the guy a fifty-dollar tip. Grant thought that was tacky, even if John was a major donor to the company.

Peggy and Paul like Bruce because, even though he's rich, he acts low-key and "real," whereas they think John must feel a need to flaunt his wealth and, dare I say, have an entourage. I'm guessing they think it's reckless and unseemly. Peggy is a nurse (with an MBA) and was a sessional instructor at U of C for three years, teaching third-year commerce students about building businesses and relationships and teamwork. She said she loved it, working from home mostly, and thought her insights were valuable, but it was a mandatory class so, naturally, most of her students hated it.

I reunite with Paul and Peggy for dinner at the Costa Paraiso open

restaurant. There is a roof over our heads but no walls, just pillars. We are surrounded by ocean and verdant flora as the sun's orange glow fades into the horizon. They tell me they think of themselves as blue-collar workers. They talk about how for some reason they seem to know an inordinate number of people who are exceptionally well off, who have had a streak of luck, or who have been at the right place at the right time, sold high just before the market dumped, etc. I say to them a couple of times, well, you're here in paradise aren't you, so things can't be so bad. They agree, but, still, I guess there is wistfulness about their means in relation to these others. They feel like they've missed out somehow.

I'm not sure about that. Their kids seem to be doing well and they're down here roaming around without an itinerary for two weeks, using Bob's hideaway as a base. Things can't be all bad. Peggy says Bob and his wife Lesley were struggling, like anyone else, before Neteller came along. They also say Bob didn't make out nearly as well as John, Steve, Bruce, and Vic. That may be true, but my response is, hey, I'd like to have their problems.

Paul and Peggy tell me Bruce is the hardest-working guy they've ever known. He'd worked twenty-two-hour days two or three days in a row at Nesbitt Burns when he had to. He had always been hard-working and would have made a good living without Neteller. But Neteller was the thing that made him truly rich. Paul says he knows how much Bruce invested initially, but it's not his place to tell me. I said, well, how about giving me a ballpark number? He wouldn't take the bait. Then, a little while later, he started talking theoretically about how, say, if you invested a few thou of your money and all of a sudden this thing you didn't think could possibly fly — just another one of Johnny's pipe dreams, just helping out a buddy (again) — earned back millions and still more millions, and you'd been pounding away in business for years making good dough but nothing like this, well, life was ironic, right? Maybe just a bit of a joke?

Paul says he's known Bruce forever, and one thing he knows about Bruce is how private he is. He just goes about his business. He won't talk to anyone. Once your name is in the paper then it's over — that's the way Bruce thinks. Then people come after you and want to talk to you. "Bruce," he says, "likes to keep under the radar."

Bruce's "under the radar" attitude extends to his common-law marriage to Deb Cullen, John's cousin and Peggy's best friend, or almost her best friend. Why did he leave her after all those years, I ask them? Who knows, they say? He's not telling anyone, not even his old pal Paul. Now he's in Nelson, BC, with a woman named Lisa, whom Peggy says looks exactly like Deb Cullen did twenty years ago. John has his type; Bruce has his type; maybe we all have our types.

Bruce comes back to Chestermere during the year. Deb Cullen has since built her own house there. For a while Bruce stayed in the trailer at his man-made waterskiing course. It's a professional course. He had a buddy build it. About twenty feet wide, don't know how long. You have to know how to ski. There are little loop turns at each end. Paul says it's a big deal. From an airplane you can see them dotting the landscape in Texas, for instance — really popular. They don't cost that much to build. Bruce had his built quite a long time ago, before the bonanza. He bought the strip of land but didn't actually develop the course until some time later.

* * *

Steve Glavine told me I need to meet a guy named Travis Shipman while I am in CR. He might connect a few more Neteller dots for me. I get a chance to chat with him on Saturday morning at breakfast. Sometimes Travis crashes at a place next door to the hotel. He's a big guy, friendly, with a pronounced Southern drawl. He says "totally" a lot. His neck is thick, his head bald; he wears his black sunglasses on his dome when he's in the shade. Travis talks to everyone, including the pair of attractive, deeply tanned women who've been boogie-boarding in the bay just off back lawn of Costa Paraiso. They really like him, his soft speech and smooth patter. Travis loves Jon Krakauer's writing, especially *Where Men Win Glory*, about NFL football star turned Afghan war friendly-fire casualty Pat Tillman. Travis went to the same school as Tillman and, he thinks, may have played football with him in college. Travis himself played in the 1994 Rose Bowl.

On Wednesday nights, Travis helps out at the restaurant and also fills in for other staff members. He says he'll come off the bench whenever they need him. After football, he spent ten years in L.A., met a lot of great people, and loved the life there. It wasn't until he got away from it that he understood the madness of the city. He probably meant more than the traffic jams.

Three years ago, Travis sailed for three months as Steve Glavine's first mate. He didn't know anything about sailing, but he said to Steve, you holler and I'll be there. He learned the ropes but also says Steve's setup was so sophisticated it almost ran itself. They sailed *Doris* (Steve's mom's name) from one Virgin Island to the next, for example — a few hours' sailing, stop and visit friends, and that's about it. They once sailed for thirty hours straight to meet Bob and Lesley and their kids in St. Lucia, but that was unusual, Travis says, being out on the open water for that long.

Travis's roommate in college was Dave Graham, who cofounded Arizona Bay with Jeff Natland. That's how Bob heard about Costa Paraiso, through Dave. They went and saw the property. Bob was convinced it was a good investment and told Steve about it, who bought in sight unseen. That was five years ago. Steve did many of the upgrades himself.

There's another Neteller connection here. Doug Rigby, Steve's buddy from the Fusion Media days, as well as Neteller, lives in Atenas, about twenty miles west of San José. Atenas was once described in *National Geographic* as having the most livable climate in the world. Of course, Doug likes to tell people this, says Travis. Doug still works in the industry, building web properties for businesses. Lately, Travis says, he's been working on something similar to YouTube.

Hearing about Atenas and Doug reminds me of a conversation between Steve Glavine, Bob, and John about day-to-day existence. Around an outdoor table set for twelve, they talked about what it meant in practical terms to not be a slave to the daily grind.

Bob: "Do you ever not know what day it is?"

John: "I know when it's Wednesday because I have shit to do."

Bob: "Lesley and I have to get the kids to school."

Steve: "Wednesday, it's just a name. It's so arbitrary. When I was sailing I forgot what month it was."

* * *

I start to feel that way about staying here, outside Dominical, where the ocean seems to lull time to sleep. Around dinnertime, a strapping Maori named Whaka, pronounced like Walker but without the *r*, is hanging out on the patio, along with a couple of families with young children. Whaka hails from Christchurch, New Zealand, but lives in L.A. most of the time. He greets me and says his date got food poisoning from a Subway snack and so I'm now his date and he hopes that's okay. Sure. Travis joins our table. Two big, beefy, laid back dudes. Whaka is not that laid-back, actually. His rasta cap signals an alternative lifestyle, but he's got swagger and talks boldly, whereas Travis's tranquility is the opposite of his linebacker appearance.

Whaka says he's a yoga instructor, but not your usual ashtanga, vinyasa, hatha type. His specialty is flying yoga. He says it's not entirely his idea but he's put his own twist on it. "Really? I started going to yoga recently — only been three times. What's the difference between regular yoga and flying yoga?"

"Here, I'll show you."

"Here?"

“Sure.”

We get up and move to an open space in the restaurant, about ten feet away. A family at the table beside us looks on. Whaka lies down on the tiling and asks me to fall into him. “Two orders,” he says. “Remember to breathe, and remember to listen.” He tells me to let go of my neck. “Hang your head!” I’m having a tough time, and he knows it. I keep forgetting to spread my legs out and let them hang when not in the actual flying yoga position. I don’t open up my body. “Breathe!” he barks. I fall into him. He’s supporting me the whole time, whether I’m close to him or up high with his feet balancing my entire body with legs extended and looking up and arms stretched forward.

That’s flying yoga.

Whaka is a strong guy, but much of it has to do with coordination and balance, he says, as opposed to raw strength. “I’ve done this with some big guys. They can’t believe it.” Still, his strength has to help. The demo lasts about ten minutes. Everyone in the restaurant is staring at two grown men on the floor swooping close to each other and then one being pushed way up into the sky. It’s exhilarating when someone else is doing most of your plank work.

“You live in your head,” he assesses afterward, “but now you need to now live in your body too.” Maybe I should try meditating? “No — what you need is physical movement and physical contact. People need to be touched.”

I find out Whaka and Travis are heading into Dominical to the Envision music and arts festival, which has been going for two days already and will end Sunday — that is, tomorrow. Whaka is part of the deal. His flying yoga program is right in there with holistic hooping, belly dancing, and fire spinning. They went last night and had a blast. “Come with us,” Whaka says. “It’ll be good for your soul, a little rave dancing on the beach, maybe some LSD.”

“Wow.” I waver. “It’s been about forty years.”

Well, it might be good to get out of the head, like totally, and into the body, on the beach, with lots of people. Might change my mental direction. I know Whaka is right, but the ocean hasn’t quite lulled me to sleep, and tomorrow is my last full day in Costa Rica. I hang back, in the head, writing. The night passes uneventfully.

Should have done a half-tab — like John did after his fifty-ninth. Chicken.

XVIII (April — October 2011)

The Last Suppers

On a day of infamy in the gaming world known as "Black Friday," April 15, 2011, the DOJ announced it had arrested eleven executives from the three largest online gambling companies operating in the U.S. — PokerStars, Full Tilt Poker, and Absolute Poker — on bank fraud, money laundering, and illegal gambling offenses. The men who ran these companies were accused of going way beyond anything Neteller had practiced — actual, direct money laundering of gambling revenues through intermediary companies, and gaining access to smaller banks via kickbacks to move illegal gambling transactions. It was just like the chauffeur had called it back in February, about online flower shops and the hair-care stores. Of course, illegal online gambling in the U.S. was still going on — it just wasn't out in the open as in the halcyon days. The only problem for guys like Isai Scheinberg and Paul Tate of PokerStars, Raymond Bitar and Nelson Burtnick of Full Tilt Poker, and Scott Tom and Brent Beckley of Absolute Poker was that Preet Bharara, U.S. attorney of the Southern District of New York, and Janice Fedarcyk, assistant director of the New York Field Office of the FBI, knew about it, too. As with Lefebvre, they'd go before Judge Gabriel W. Gorenstein.

* * *

On Wednesday, April 27, Lefebvre sounded worried, if not paranoid, on the phone. His lawyers had told him the DOJ wanted to "wrap up within the next six months." One of them, Benjamin Gluck, believed the government simply wanted to clear case number 07-CR-597, now over four years old, off the books. Lefebvre wasn't so sure — he thought the multiple Black Friday busts and his case kicking into gear were related: "There's nothing to stop them from coming down hard on me." Judge P. Kevin Castel, he figured, was going to hand him three years, not between thirteen and sixteen months as expected. Castel would make a trophy of him in front of the eleven newest arrestees. Look at what happened to Lefebvre. Better start talking, guys.

Lefebvre gave Gluck and Marella copies of his screed about the King and His subjects. They were impressed. Not only was it eloquent, they thought every word was true. They told him they were going to have the words engraved and mounted on a brass plaque and have the plaque hung in their Century City office. But that was where the

words were going to stay — on the wall. Lefebvre was under no circumstances going to say them to Castel.

On Tuesday, May 10, Lefebvre left a voicemail: "It's a date. September 28. New York City. Sentencing. So the last chapter is being written."

On Sunday, July 31, Lefebvre phoned. His annual motorcycle trip with Jeff Proudfoot and Bruce Ramsay had gone off without incident. This time they toured around Nova Scotia and New Brunswick. Lefebvre happened to visit his first wife, Janice Pridham, who lives near Moncton. He said her house is falling apart and the paint has chipped off — and she didn't care. No doubt he visited haunts he would only vaguely remember, if at all, from 1954–55, places like Chatham (now Miramichi), his dad's last station. He told me his upcoming birthday party — for his sixtieth, August 6—would be a low-key affair, just friends and family. "The real party will be in September," he said. Or whenever he got out of jail.

Then the sentencing date changed, again, this time moving up five days. On Friday, September 23, Lawrence would go before Judge Castel in the morning, and Lefebvre would follow in the afternoon. It was like the Calgary boys had been twinned. Busted within minutes of each other, hit with the same $5-million bail, entered the same guilty plea, offered the same deal, up to five years in prison and $100 million forfeiture. There were just the two differences: Lefebvre, having been arrested for illegal drugs once before, got nailed with urine testing while Lawrence didn't; and Lawrence, the senior officer of Neteller, had to scrape up sixty million to Lefebvre's forty. But otherwise, why stop the parallel prosecutions now? Logically, the conclusion had to be that whatever time Castel deemed was necessary to sit in a cell and meditate on crimes against America, almost certainly it would be the same for both.

Marella and Gluck had met with the FBI parole officer a few weeks earlier. Their suggestions for the government were noncustodial release for Lefebvre, five years' probation, including time served, and no additional fines. "They didn't see a problem with that," said Lefebvre. Now he was ninety percent sure it would happen that way. The paranoia that had seeped inside of him over the spring, influencing his thoughts in a negative direction, had receded.

In fact, Lefebvre's first impression of this proposed denouement was to act like Mickey Rourke aping Charles Bukowski in *Barfly*. After Rourke gets beaten up in the back alley behind the Golden Horn tavern, he says, "Oh hey, is that the best you can do? Ya betta phone fa help," to the beefy bartender who's stomped him twice. In other words, Hey, what do you mean? You put me through all this grief for half a decade and take most of my money, and that's the best you got?

You mean you're not even going to throw me some time? Wusses.

Lefebvre then made it clear that he did not feel that way. There was a palpable sense of relief that the nightmare might be fading but also a sense of dread about returning to the big house for the third time in his life.

Lefebvre provided a snapshot of the latest circle of bureaucratic hell that he had lately descended into:

There are three words here we need to distinguish. One of them is "bail." At the moment, I'm out on bail, which is administered by an organization called pretrial services [U.S. Probation and Pretrial Services System]. "Probation" is a sentence the court imposes whereby your probation officer supervises — at different levels, depending on the probation order — your behavior. And "parole," which is, after you're sentenced, when they release you from jail on good behavior, it's a parole situation. So we're not talking about parole. Right now I'm on bail. And if I'm sentenced to a further period of probation, my lawyers are going to make the pitch that I've been on bail for four and a half years and by the report of the probation officer I've comported myself excellently and that should be taken into consideration, and the probation should be: time served on bail. That's the argument they'll make.

Parole people are different from bail people. I would never have met these guys till now. They've got these bureaucratic rules and regulations they make you follow. They want a complete list of all the gifts I've given over $500—ever. They want me to list all my vehicles and property, and all my investments. Jane, See-Wing, Geoff, Marian, Nathalie — we had a big army going there for about ten days putting together the package. Not a package — boxes and boxes.

So how does an overly generous guy like Lefebvre remember all the gifts he's given? He doesn't. For years the line has been, more or less, five hundred bucks to him is less than transit fare to you. These rules were never designed for the wealthy white-collar criminal elite or, in Lefebvre's case, guys in the not-so-wealthy-anymore-but-still-okay snack bracket. Continuing to talk about the parole requisitions, he said,

It was really annoying. They're used to asking those questions of every scumbag who never even had a bank account. The impact of it was whether I was able to pay the fine.

Three cardboard boxes filled with shit. They asked me questions like: "Can you give descriptions of all gifts over $500?" I told him, "There are probably over a thousand gifts and I can probably remember two hundred." So we gave him a copy of our accounting sheets of all the expenditures paid over the past five years and then just highlighted the ones that said "Gifts." They don't even know what

they're asking for. They wanted to know the name of every corporation I was ever a shareholder in, and all the names of the other shareholders. We're just scratching our heads, going, "What?" You know, who are all the shareholders of Neteller? We gave him all of my credit card receipts and all of my bank shit.

Out of frustration, this had to be the tactic — inundate. Everyone knew the parole officer couldn't possibly read it all. "Nor could he make any sense out of it," said Lefebvre. "There is no reference material there, just raw shit."

Lefebvre admitted that at this point in the game, on the tilted playing field during the summer of his sixtieth, he hadn't been looking over Marella and Gluck's shoulders. Yet he knew that in addition to the boxes of paperwork, he'd have to be in New York for an interview. Robert Flemen, U.S. probation officer, worked for the probation office, but he also worked directly for Castel. He reviewed everyone the judge was about to sentence and prepared a report for him. Summing up the experience as "really fucking weird," Lefebvre said:

"Did your mother have any other relationships?" I was so aghast at that. Fortunately, I had the patience to understand that what he was doing was some Sociology or Psychology 101—he had some checks he had to check in. They were looking to see if there were any disturbing influences in my youth or something like that. I was going to say to him, "You know, my mom didn't give me permission to discuss that with you — would you like me to ask her?" And then I was going to say to him, "Dude, I'm sixty fucking years old!" Instead, I looked over at Vince, who gave me that "Calm down, John" look, and said, "No, but lots of priests tried."

The other questions for Lefebvre weren't any less invasive or absurd:

"Did you ever see anybody ingest alcohol or drugs in your home?" I said, "You mean my home?" And he said, "Yes." And I said, "Yeah, me!" In the probation report, he said I responded to all questions appropriately. On the way out of the meeting, after they made me piss, I was shaking my head and I said, "Man," and he said, "What?" And I said, "You just seem so unthankful." And he blushed a little bit and kept on with his plastic gloves. But then on the way out, when he was showing me the elevator, he said, "This is the first interview in my career where anybody quoted *The Simpsons*."

Lefebvre found the episode so weird and distasteful he didn't want Flemen's name to appear in the book. "Just call him Homer."

* * *

On Tuesday, August 23, the presentence report was released. Attorney-client privilege would normally apply, but Lefebvre waived it. The document prepared for Castel was sent as correspondence from Thomas Mixon, supervising U.S. probation officer, to Benjamin Gluck in Los Angeles. The judge will cull what he believes are the important parts of Flemen's report for the sentencing. A quick perusal nets a few proper names that were not double-checked for spelling. Also, some of the facts seem off-kilter. One small slice of Lefebvre's history that probably won't come out at sentencing was that "in 1974, he was able to stop smoking LSD on his own." More seriously, in Section A, "The Offense," clauses twelve through seventeen recount the role of the cooperating witness (CW) in the double arrest.

On August 12, 2006, the CW impersonated a gambler and opened a Neteller account and transferred $400 from a Miami bank account. Sitting at a computer in Miami, the CW visited a website in Antigua, transferred her Neteller dough to the website, and made "at least two" bets on NFL games. Two weeks later, the CW pulled the reverse routine, not in Miami but in New York State. She used a computer in Westchester County to access her Antigua account and transferred two hundred back into her Neteller account. Then she placed fifty on an NFL match using funds in the Antigua account. She was discovering the Neteller system's elegance and ease of use.

Focusing on the Manhattan transaction, since that was the origin of the arrest, FBI agents realized Neteller's transactions were going through an American ACH. This was where they claimed a conspiracy took place: Neteller "concealed the nature of the transactions" by pushing them through JSL Systems, Inc., co-owned by Lefebvre and Lawrence. JSL was a U.S. subsidiary whose sole purpose was to move American cash into a National Bank of Canada account called Carload, Inc., a wholly owned subsidiary of Neteller, before moving the money to Neteller PLC. The FBI reviewed the records and said $98 million was transferred in this way in the first three months of 2006.

The question that popped out was, why did the two cofounders own JSL while Neteller owned Carload? If the company — not its two top executives — had owned JSL then maybe Lawrence and Lefebvre would not have become such easy targets. The other tidbit certain to play a role in the length of the sentence was Lefebvre's early drug bust. In Part B, "Defendant's Criminal History," Sections thirty-four, "Criminal History Computation," and thirty-five, "Other Arrests," were germane. First, it said Lefebvre had no known convictions, which was good news for him because it meant his criminal history point total in Castel's eyes would be zero. So how will the 1969 bust for selling LSD affect sentencing? Not at all. Lefebvre owned up to the arrest and conviction to the court, but the case was sealed "because it is a foreign

conviction." So much for any dark theory about how a decades-old drug prior might quadruple the length of Lefebvre's sentence.

* * *

On Wednesday, August 31, 2011, Lefebvre phoned to talk about the court date: "My last bail piss test was at pretrial services in Los Angeles. They actually didn't even ask me to piss, but they could have. Thereafter I knew that I would be reporting at any time to the probation officer in New York, so I'm on best behavior. I haven't made plans yet. I'll probably go down a couple of days before and just sit quietly — go watch people in Central Park taking pictures of wilderness."

Hilary Watson, and maybe a friend or two of hers, would fly down from Salt Spring and the East Coast. For sure buddy Jim Hoggan and his wife, Enid Marion, would fly in from Vancouver. His daughter, Emily, and her husband, Pádraig, would come from Ireland to support him in the courtroom. Lefebvre said,

On Friday night, we'll probably have some kind of so-called celebration, dinner somewhere. I'll probably make some reservations. I don't feel like telling people not to come, but I don't really feel like having a bunch of people hanging around either. I feel like I just have to roll with it. My overall feelings about this are not celebratory; my overall feeling about it is I'm getting hosed and that I'm biting my lip in the face of hypocrisy. And for people to slap me on the back is much like going to a funeral and having people say, "Well, it's good to have that behind you."

Nearly five years in limbo had passed. The wait almost over, the dam Lefebvre built within himself to keep the bile, hurt, and anger at bay no longer had much foundation. He said,

It's taken me a tremendous amount of work to get to where I'm at peace, letting go of the feeling of offense that's happened to me long enough to stand in front of His Honor with good conscience. When he says, "Do you have anything to say," the answer will be, "No."

I despise the idea of maturing. I mature only if and for so long as I have to, and even that is all too mature."

Later, Lefebvre added that he despised the word "responsibility" almost as much as "maturing."

He continued,

I'm on at two o'clock. Now there is some recent social science about appearing before the parole board. You have a seventy percent higher chance of being granted parole before lunch than after lunch. The later in the day you appear, the higher your chances are against

getting parole. They call it information fatigue. But in my case there's some notion — nobody's promised it or anything — Steve and I will be dealt with more or less equivalently. I don't think it matters who goes first, we're going to wind up with more or less the same shtick.

As Lefebvre approached his final hurdle, he still hadn't spoken to his former business partner and friend. "He won't take my call." Pressed a little, Lefebvre admitted he could concoct a situation where he'd bump into Lawrence on sentencing day. "I could hang around outside his courtroom," he said before adding, "I don't know that that's high on my list of things to do that day."

On Friday, September 9, 2011, Lefebvre encountered a new detour off the road to freedom. He emailed: "Hey, postponed to Oct 25. Federal marshals lost track of $16 million of my forfeiture. And no, they didn't credit me twice. Can't be sentenced without His Honor saying on the record that the forfeiture is paid in full, otherwise I'm litigating with a black hole for the rest of my life."

Lots of things have been lost in this protracted process. And not just things. The accused, for instance, got lost in the jail system between MDC L.A. and NYC. His wallet went missing for a time. And where was his passport again? And you know, Mr. Lefebvre, forty percent of your forfeiture, heh-heh, well, we can't seem to find it.

Steve Lawrence's sentencing, meanwhile, will go ahead as scheduled, which severs the parallel-prosecutions story line.

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On Friday, September 23, 2011, at 10 a.m., on a gray Manhattan morning, Lawrence is back in 12C of the Daniel Patrick Moynihan United States Courthouse, 500 Pearl Street. The Moynihan is a solid, imposing building made with granite, marble, and oak that stands on the infamous Five Points, the gathering locale for nineteenth-century brawls, portrayed in 2002 by Scorsese's *Gangs of New York*. Moynihan, Hillary Clinton's predecessor, was an important, long-running U.S. senator from the state of New York. He was instrumental in securing the necessary financing for the $1-billion redevelopment of Foley Square and its law buildings. The Moynihan, the second-largest federal courthouse in the nation, stands twenty-seven stories tall and contains forty-four courtrooms. Moynihan helped pick many of the judges who mete out justice equally and impartially here, but not Castel. On March 5, 2003, President George W. Bush nominated Castel for his seat on the District Court for the Southern District of New York.

The elusive Lawrence, who avoided a press photographer at the front of the courthouse, sits slope-shouldered and bald in a dark blue

suit. From the back he looks like Homer Simpson at a funeral. He turns briefly and reveals more chiseled features. He has a fine nose, a receding chin, bags under his eyes, but also a full complement of smile lines — what one might expect from someone who's spent happier days in the Bahamas but likely a few sleepless nights in New York. The court is empty save for three people sitting in the next pew, immediately behind Lawrence. His wife, Perle, is flanked by two others — his brother, possibly, judging from the nose, and a second woman, a patrician blond in her early forties. Lawrence's lawyer Peter Neiman, late thirties and looking a bit like Al Pacino circa *Dog Day Afternoon*, sits beside him.

Lefebvre's lawyer Vince Marella and his wife are also spectators. They're on vacation and dressed casually, perhaps too casually for the solemn proceedings. It's hard to believe Castel would take this as a slight, but we'll find out on October 23. Marella is on a mission to report back to his partner Gluck and to Lefebvre.

A latecomer in a suit sneaks in just before the judge arrives, shakes hands with Lawrence, and sits down on the right side of the room. There are few official people here aside from Neiman and the prosecutor, Assistant U.S. Attorney Arlo Devlin-Brown, and U.S. Attorney for the Southern District of New York Preet Bharara, the man who took down the eleven online gaming executives in April. There are officers of the court, the court reporter, the court clerk, Homeland Security's Steven Cash, and the FBI's Jonathan Ball.

An avuncular Castel enters the silent, carpeted room. "Good morning, Mr. Neiman, Mr. Lawrence." He mentions Lawrence's letters of support as well as the receipt of the forfeiture and a raft of other documents. He is sentencing Lawrence under a criminal history Level 1 (meaning he has no priors).

Neiman suggests that as an example of leniency in online gambling cases, Castel might look at the sentencing of Anurag Dikshit by U.S. District Judge Jed S. Rakoff in New York. Dikshit's company, PartyGaming, had been involved in illegal online transfers and illegal gambling, and although he agreed to the government's $300-million forfeiture and one year's probation, no prison time was demanded. Neiman says other examples of this type are in the documentation. Then he says Lawrence took the sentencing seriously, and his cooperation with prosecutors has been unprecedented. He demonstrated caring for others, gave a lot of money to charity, and spent hundreds of hours in soup kitchens and old-age homes in the Bahamas—"in essence Mr. Lawrence has spent the last almost five years on probation in some ways, right?" Right.

Castel then offers Lawrence an opportunity to speak for himself. He begins, "Your Honor, thank you for allowing me to speak at this

time." He recounts his first appearance in court in 2007, careful to reiterate that his "behavior was wrong" and that he tried to change company behavior post-UIGEA but realizes those actions "came too late." Then he talks about atonement: "Since that time, I've done my very best to assist the government, and I believe that my efforts have helped the government very much."

Then Lawrence veers into a personal issue. He has been married to the same woman for twenty-three years. As she continues to fight the stage III breast cancer she was diagnosed with in 2009, he expresses regret for the "pain and embarrassment that my actions caused her and my family." Things aren't looking up in business for Lawrence, either. He says the bust and the guilty plea stalled out his venture capitalism career and it's been tough to earn a new buck. That's a bridge statement so he can talk up all the charitable work and community service he's performed since 2008 in the Bahamas. "I've been working firsthand with the destitute in my community," he says, "which has opened my eyes to true human suffering."

Lawrence concludes by saying he believes he has helped many of the needy, and while he understands completely how wrong his actions were, he respectfully asks the judge to show mercy and "not separate me from my loved ones and please allow me to go on serving the needy in my community. Thank you." Prosecutor Devlin-Brown chips in a word in Lawrence's favor. He says the defendant's "cooperation in this case truly is extraordinary and deserves substantial consideration at sentence."

Castel calls Neiman and Devlin-Brown's comments "helpful" and Lawrence's statement "sincere." He gives a quick sketch of Lawrence's life — born in Ottawa, spent much of his life in Calgary, a business administration graduate of the University of Western Ontario, a talented man with great ability, Neteller would be a substantial accomplishment if it had been legal, mentions all the good deeds since the indictment, etc., but also drops in this nugget:

Notably, in 2004, several years before his arrest, he transferred $210 million by deed of gift into a foundation for his wife and daughter, and the foundation owns real estate holdings in various locations. They own a yacht, eight vehicles — eight automobiles, I assume — four golf carts, and a motorcycle, and the defendant has the benefit and use of at least the physical assets of the trucks. I should also mention that the defendant's wife in turn is the owner of another business that in turn owns a Cessna 414 aircraft.

Then Judge Castel makes the turn. He says in the U.S., the people elect representatives who determine public policy, and "gambling, online gambling, sports betting, poker" are unlawful. At least in New York anyway, he might have added, where it has been deemed illegal

to use a computer to transfer money to place a bet at a jurisdiction where gambling is legal. “Somebody might take issue with this,” he concedes, before saying, hey, go talk to your elected representative if you don’t like it and try to get the law changed. Then he makes a general statement that makes clear his distaste for the subject: “Gambling corrupts and destroys and erodes people’s lives — unlawful gambling.”

Lawful gambling can corrupt and destroy people, too, of course, but he does not make this point. Then Castel brings his version of historical context to the sentencing preamble: “If you go in the past, oh, I would say from 1919 through to 2007, there are three spectacular instances of where it was sports betting that corrupted what many Americans, and Canadians, hold dearly — the sport of baseball.” Uh-oh, looks like Lawrence is going to pay for Shoeless Joe Jackson, the Black Sox, and the 1919 World Series scandal.

The second instance cited is not a baseball scandal but rather a point-shaving exercise in college basketball that went on between 1947 and 1951, affecting eighty-six games and ruining many careers. The third instance is also about basketball corruption: “an NBA referee who pled guilty to making calls on the court to influence the point spread in a game.” Judge Castel is referring to Tim Donaghy, who, in his last couple of years of officiating, bet on games he worked and made calls that affected the point spread. Americans hold basketball dearly, too.

“So the fact of the matter is,” Castel says, “to those who love sports, love basketball, love baseball, love football, it has in fact a corrosive effect on all of that.”

Looks like Lawrence is doing time.

“Based upon all of the foregoing circumstances, a sentence of forty-five days’ imprisonment, supervised release of one year, and a fine of $1 million and the imposition of a special assessment of $100 is, in my view, sufficient but not greater to achieve the purposes of Section 3553(a).”

Lawrence blinks. Neiman can only muster, “Obviously we’re asking for a different sentence than that.”

Castel asks Lawrence to stand so he can impose the sentence. He is “hereby remanded to the custody of the United States Bureau of Prisons to be imprisoned for forty-five days.” The defendant waives his right to appeal.

Neiman asks for mercy in regards to the immediate remand. He asks that his client be allowed to surrender voluntarily and gives a number of reasons why Lawrence has nothing to gain from fleeing. “He’s been out on bail for years and proven himself to be no risk of flight.”

Castel expresses reluctance: “The defendant does not have the kind of ties to the United States.… He could very easily elect to … remain in the Bahamas or Canada, where he’ll live very, very comfortably, rather than return to do the sentence.”

Castel’s resolve becomes more visibly evident as the two federal marshals standing behind Lawrence move closer to the prisoner. He’s obviously seeing a need to combat the public perception that white-collar criminals can pay fines and otherwise walk away scot-free. By imposing a short sentence, one and a half months, to be served immediately, he wants the defendant behind bars to physically pay down his debt to society before getting on with his life.

Neiman points out that before Lawrence made good on his $60-million forfeiture he was permitted to go back to Canada, twice, to visit his ailing father and then to attend his father’s funeral. Both times he returned. In fact, Lawrence had traveled all over the world and always returned, so why would he renege on his enormous forfeiture and face the life of a fugitive? Good point, but Castel’s mind is made up: “I respect your arguments and they are very well presented” is all he offers.

Then Devlin-Brown gets into the act, reiterating the point about Lawrence’s full, complete cooperation with the FBI and reinforcing Neiman’s view that the defendant poses no flight risk. No dice. “My decision has been made,” concludes Castel. “Thank you. We are adjourned.”

The prisoner blinks. He stands about five-foot-seven. He hugs his wife, turns, and leaves with the marshals. And that, quite likely, is the last anyone will see or hear of the press-averse, hyper-wealthy Mr. Stephen Eric Lawrence.

* * *

Two days before Lefebvre’s sentencing, on Sunday, October 23, 2011, I meet him and his entourage at the Twenty-Third Street stairway entrance to the High Line, Manhattan’s elevated antiquated railway line turned sleek linear park. He’s with Hilary Watson, who has stuck by him through almost five years of intense FBI scrutiny. Emily and Pádraig arrived from Dublin the night before. Lefebvre and Watson boarded a flight from Seattle and got in Friday around nine in the evening. “The final chapter,” he says as he greets me and my wife, Laura. “Well … I hope not.”

“What about visiting hours in jail?”

“Sure, Plexiglas and phones. That’s good for a chapter — or maybe a paragraph.”

“When’s the last time you were this clean shaven?”

“About five years ago, when I went to see the judge for the first time. I thought I’d make it easy for him. Make sure His Honor recognized me.”

Watson does her best not to look stricken, yet she is visibly emotional and occasionally teary-eyed about what everyone now expects will be a remand to custody on Tuesday following the 2 p.m. hearing — after Castel finishes rhapsodizing about the 1919 World Series theft.

My wife thinks the worst — that Lefebvre is going to get slapped with six months. That would be “eating a lot of chicken à la king,” as he puts it. The reason she believes this will happen is that, unlike Lawrence, this is not a first offense for Lefebvre. That old drug bust, way back in 1969, at age seventeen, is going to be recalled, duly noted, and come back to bite him in the jumpsuit. We do not yet know that the Canadian offense has been sealed off.

Then again, Castel might buy what will likely be Marella’s argument: that Lawrence was the principal founder of Neteller, not Lefebvre; that Lawrence hired Lefebvre, enticing him with a hefty cut of the company ownership pie; that really, when you think about it, Lefebvre’s purpose in the company was twofold — one, to find investors (which he did), and two, to be the marketing guy, the public face, Meat Loaf with the Man Purse (which he also did, quite well); and that Lefebvre was not a business guy and actually knew SFA about computers and gambling and software and writing code and unclogging the payment route for online gamblers (“I was just a guy Steve could trust with the shop while he was out”).

But Lefebvre learned fast. He sold the idea, he was charismatic, and everybody wanted to work with him. He was a helluva guy to be around, and he was a helluva good boss to work for in Calgary and San José.

That might just work. Castel might buy Marella’s argument because, who knows, maybe Castel is a bit impressionable.

“Didn’t it ever occur to him that the first time Steve ever stepped inside a soup kitchen was after his arrest?” asks Lefebvre.

Pádraig pipes in, “Do they even have soup kitchens in the Bahamas?”

“When we were putting together the documents showing my donations,” Lefebvre says, “we came across Steve’s one and only donation to a charity — and it was to the Lefebvre Foundation. Steve wanted to give me money because I lent him my jet. I told him to fuck off. ‘I don’t want yer money, Steve. I’m not takin’ it, okay?’ So he said, ‘Okay, then,’ and made a $2,000 donation to my foundation. That was Steve’s charity work.”

"Wait," I wonder, "what about his own charity foundation, the one in his wife's name?

"Oh," Lefebvre wonders, "he's got his own foundation, does he?"

"It's in his wife's name but he has access to it," I answer. "During his arraignment this became a heated point. The prosecution under no circumstances wanted Lawrence to walk out on $5 million bail. He had access to his wife's foundation, they reasoned, access to at least $200 million in other words, plus the guy had to have other assets out there they didn't even know about, so $5 million was nothing. He was a high roller and there was nothing stopping him from walking. The judge did not buy the argument, but they did jaw back and forth for a while.

"And your name came up, John," I continue. "The prosecutor used the example of the other Neteller founder, how Lawrence had been arrested first and how you'd been tipped off."

Lefebvre looks at me, incredulous. "Oh yeah? Tipped off, eh? And what the fuck would I be doing standing around making tea in my house in Malibu if I'd been tipped off?"

"That's what I was wondering."

"Come to think of it," he remembers, "when I was sitting in handcuffs at my own kitchen table, negotiating with them for the right to have my hands cuffed in front of me instead of behind my back, so I could drink my tea, I did receive a call on my cell. And it was Steve, I think. But the lady from the FBI said, 'I'll take that call.' I presume Steve hung up."

* * *

On Monday, October 24, 2011, we meet up at the Mark, a swank hotel on Madison and East Seventy-Seventh (they're all swank around here). Lefebvre seems to be in a playful mood. Just rolling with it. He's got his friends and daughter here for his Last Supper. "Hey," he shouts, "can you guys just turn around and face the wall when the judge starts to speak? That'll send a message. Or I could go over to Zuccotti Park and give everybody a hundred bucks and a pack of smokes to heckle the judge. He's already decided: proceeds of crime, deduct the amount given to charity. What's the sense in that? You mean those weren't proceeds of crime? I gave forty million to the biggest charity of all, the government."

Still joking around. The Mark's female clientele sport leathery faces, gold jewelry, and poufy hair. The male clientele are senior and middle-aged guys with small bodies and big heads, like Picasso. A few of them have striking, imperial looks, like they screw each other

relentlessly and mechanically to no effect — kind of like Duchamp's *Bride Stripped Bare* contraption. Regardless of gender, the look of the rich emanates from colonically irrigated, collagen-enhanced, massaged and pedicured bodies. (Or so I think.) And then there's the older man who looks like the *Law & Order* guy with the froggy face.

Lefebvre orders magnums of Margaux 2000, which sell online for anywhere from $1,500 to $3,500 a bottle. He orders two, plus two other high-end reds. When the waiter returns, Lefebvre smells the Margaux cork. "Oh!" And smells the bowl. "Ooh!" And smells the bowl again. "Whoa!" he tells the waiter, "I'm from Calgary and I know horseshit when I smell it."

Lefebvre passes it over to his pal. Hoggan has taught Lefebvre a lot of what he knows about wine. He sees his friend's excitement and sticks his snout into the glass. "Oh yeah, John. That's amazing." Lefebvre, always affable, says to his waiter, "Hey Joey, you should pour yourself a little taste of that."

Lefebvre still can't get enough. As his sings, "It's no use / I can't quit the juice." Red, red, red. It is not clear whether he has ever been spotted holding a glass of white.

When asked about his acquisitiveness, he says,

I have a couple of Sub-Zero fridges. Sometimes they're full; sometimes they're empty. I do have some wines in there that I keep. I have three or four bottles of 1990 premier class grand cru. I've got six of the 2000 Château Broughton Rothschild, which is a premier class grand cru. They say 2000 is maybe the best year in French history. I paid $1,100 each for those bottles. When I drink them there will probably be $3,000 or $4,000 worth of wine in each bottle. The greatness of those wines derives from the fact that they will be greater in twenty years. You just hang on to them and in twenty years you get the treat.

He also says he will probably drink those bottles alone, despite being an amiable host, a master of the kibitz, and a lover of company. Those are wines to be savored in private moments. He'll make an exception for Hoggan, if he's in town. But right now, while Lefebvre and Hoggan are the true oenophiles, everyone at the table must drink from the cup.

Lefebvre won't know which jail he'll get until tomorrow, either the Metropolitan Correctional Center (MCC) holding pen for pretrial and holdover inmates across the street from 500 Pearl Street, or the one in Brooklyn. Lawrence is "staying" five miles south of the Moynihan building, in the Metropolitan Detention Center (MDC) in Brooklyn, on Twenty-Ninth Street at Second Avenue, near Gowanus Bay. Maybe the FBI will separate them; maybe they won't.

Whatever amount of time Castel decides is necessary for

redemption, Lefebvre's way of getting through bad times has always been to read books, lots of books. This time, although he'd like to, he won't be able to take any inside with him. Those are the rules. The authorities want to be sure friends or associates don't sneak in an iron file or, in Lefebvre's case, stamp LSD onto a page or two. No, to receive books an order must be placed to Amazon, which apparently has a contract with the government to supply prisoners in jail. Now there's a tidy racket. Lefebvre wants Haruki Murakami's *1Q84* and Herman Melville's *Moby-Dick*. My wife suggests George Eliot's *Middlemarch*. I suggest DFW's *Infinite Jest* and Murakami's *The Wind-Up Bird Chronicle*. Hey, listen, he's going to be doing at least forty-five days, so he might as well cogitate with some big-ass books. If he does more time because of his prior, well, someone will circumnavigate the bureaucratic waters. Hoggan's going to be in Manhattan until Friday and will try to get him the books he wants.

The Mark is the final supper of three nights of Last Suppers. On Saturday night, Lefebvre and company made reservations at the Surrey dining room. He and his party are staying at the Surrey hotel, one block south of the Mark. On Sunday afternoon, everyone headed downtown to Zuccotti Park to hang out at Occupy Wall Street, ask questions, and get a feel for the scene before walking north to the High Line, where they caught up with us.

After walking the tracks — and taking in Neil Denari's ingenious HL23 condominium tower, a retro space-age glass design, shoehorned between existing structures, pushing itself wider as it climbs higher — we dine al fresco at the Standard Grill in the Meatpacking District, near the south entrance to the High Line. Later, we meet up at Les Halles Downtown, Anthony Bourdain's second location, on John Street, a couple of blocks from both 1 WTC and OWS. This Les Halles is a little too subterranean, without the French bistro atmospherics of the original on Park Avenue South. The next morning, everyone meets again, this time in Morningside Heights, at the Cathedral of St. John the Divine, Amsterdam Avenue and 112th Street. The gothic revival building is apparently the fourth-largest Christian church in the world. It still has not been fully restored since a 2001 fire, and some people now refer to it as St. John the Unfinished. It is still a good enough location for actor James Gandolfini's funeral. Hilary's friend Oscar Hansen is aching to tour the building, and the name of the church is not lost on anyone. The John we know, his business remains unfinished as well.

After the sightseeing we jump in a couple of cabs and head south forty blocks to Salumeria Rosi, the "Upper West Side's slice of Italy," at Amsterdam and Seventy-Third, for a decadent lunch of rich meats and cheeses and wines. After all the plates have been removed, diners

satiated, effusive praise offered in return, the staff, having experienced this most excellent customer in their midst, are ordered to pour forth complementary plates of cheeses and desserts in succession from the kitchen.

A walk through the park and a snooze later, everyone reconnects at the Mark, on the other side of Central Park. My wife cracks, “How many of the apostles were in it for the free food?”

By evening’s end, Lefebvre has a grim visage. Being rich is wonderful, but a great meal and superb wines for people he knows and loves gets him only so far. Basically it kills some time. He looks resigned, a little depressed. Problem is, thinking about it doesn’t matter one way or the other — the dark cloud hangs just the same. On one hand, there will be no miracle intervention. On both hands, there are no stigmata, no marks of the Passion of Christ. He’s not a hero and he’s not a martyr — he’s simply going to jail.

* * *

On Tuesday, October 25, at 2 p.m., it is Lefebvre’s turn in courtroom 12C. Deputy Clerk Florence McAnther sits to the left of Castel’s enormous, elevated desk. The first row is empty. Then there is a bare table. At the next table down from Castel, looking toward the judge, Jonathan S. Abernethy, a New York lawyer affiliated with Marella’s firm, has joined the Century City lawyers and the defendant. He will hold the credit cards and the passport and make sure Lefebvre gets them back on December 8—or whenever he gets out. Beside Abernethy, left to right, looking toward Castel, are Gluck, Lefebvre, and Marella.

Behind the defendant and his lawyers is a show of support. There are benches, one row of five, one row of four. In the first row are Jim Hoggan, Enid Marion, Emily Lefebvre and her husband, Pádraig Ó’Cinnéide, and Hilary Watson. In the second row, on the left, I sit with Laura Lind. Three spaces over is Oscar Hansen.

Presenting the government’s case, from the other side of the aisle, are Assistant U.S. Attorney Niketh Velamoor and his ever-present boss, U.S. Attorney of the Southern District of New York Preet Bharara. Also in attendance, sitting behind them, is Neiman, Lawrence’s lawyer.

Castel announces he has the presentence report, recommendation, and addendum, along with an addendum approved by Probation and dated October 18. He has a submission from Marella dated October 11. He has a second supplemental sentencing submission dated October 24—yesterday. He has a letter from the Aboriginal Mother Centre, Vancouver, dated August 1, 2008. He has the proposed

consent-of-forfeiture document — someone found the missing $16 million. And he has the government's sentencing letter, dated October 20. He says he has read the guideline calculations from the presentence document, which highlights the substantial assistance Lefebvre has given the government.

There is a lot of back and forth between Castel, Velamoor, and Marella. It's basic routine, to make sure both parties are happy with the number and accuracy of the documents. Now he wants to hear the government's viewpoint on the level of Lefebvre's assistance. "Yes, Your Honor." Like Lawrence, Lefebvre gave "substantial assistance" to the government, and Velamoor is happy to recommend that the defendant be sentenced in accordance with United States Sentencing Guidelines Section 5K1.1. The judge then invites Marella to address the court:

"Your Honor, I'll try to be brief," Marella begins, and then proceeds not to be. Comically mangling the pronunciation of his client's surname to Le-FAY-ver, not Le-Fayve, the normal, French way, Castel begins:

First, in terms of Mr. Lefebvre's background, Lefebvre was raised by his mother because his father was killed in a traffic mishap, when the defendant was three years old. He has a tight family unit. His mother, who is now eighty-three years old, lives in Calgary and will be moving to live with Mr. Lefebvre. He supports her. He always has done so. He has a sister and brother, and their relationship is good. And he has his daughter, Emily, who is here today, Your Honor. And Emily is, of course, the apple of his eye. He substantially raised her. And it's a very wonderful success story, Your Honor, and gives some insight into Mr. Lefebvre. Because Emily not only went on to attend Trinity College in Ireland, she, for seven years, has been a lecturer there, after having studied the classics in Latin and Greek, and she's been teaching there. And of course he's justifiably proud of her.

Marella moves on to Lefebvre's law career, highlighting his law degree and the Sunnyside Legal Clinic for its social activism. "This is indicative of who Mr. Lefebvre is. That law practice served a community, and particularly people of low and moderate means who needed legal services, and that was their law practice for several years."

Marella turns to Neteller, saying, yes, Lefebvre cofounded the firm in 1999, and yes, he was president for a period. And then he pulls the shift: "It's also important to understand exactly what his role was at the company. No question, he had the title of president; no question, he was a founder. But his responsibilities at the company and his impact on the company was substantially more narrow than that."

Castel is only interested in the money, though, asking, “How much of the stock did he own at the outset?” Marella is forced off his gambit and has to tell the judge that when Neteller went public in 2004 Lefebvre owned twenty-two percent of the stock to Lawrence’s thirty-six. Then he gets back on point, which is that Lefebvre’s initial concentration, in 2001–02, was to run customer service. “He was never involved in sales,” says Marella, “never dealt with what Neteller called the merchants, the gambling sites. If someone had a problem using Neteller services, they called customer support and that’s where he was involved.”

After that, claims Marella, by January 2003 the company had brought in professional management personnel, and Lefebvre’s role was phased out. In fact, in terms of “daily dealings” with the company, Lefebvre was “out of the operation of the company” by the end of 2002. And in 2004, he became a non-executive board member, owning twenty-two percent of the stock. The phase-out was completed in December 2005, when he resigned his board membership. “Frankly,” says Marella, “he wasn’t doing anything” except be a shareholder. “As you know,” he points out to Castel, “there are limitations on when insiders can sell stock. Mr. Lefebvre divested himself of Neteller stock, to the point where by December of 2005, when he resigned from the board, he owned five percent of the company — five percent. From that point forward, until the time he was arrested in January of 2007, that was his only connection with the company.”

After laying out the position that Lefebvre might have made a lot of money as a cofounder but hadn’t been involved for years when busted, Marella pirouettes to the mea culpa. Yes, Lefebvre has openly admitted what he did was wrong. Yes, he has accepted full responsibility. “So there’s no slicing and dicing here,” says Marella. “Throughout this entire process, which is now about four years and ten months, he has never tried to minimize.”

He follows with a personal assessment: “I can tell you from having dealt with him over this period of time that this whole matter has weighed very heavily on him. He is absolutely remorseful for what he did. And, Your Honor, frankly, he’s embarrassed and ashamed … and he’s lived with it now for a long time.”

Marella then discusses Lefebvre’s comportment over the protracted presentence period. First, he agreed to forfeit the proceeds from crime and “he’s paid every cent of it.” Second, his supervision has gone without a hitch. “Never had an ounce of an issue or problem at all.” And third, according to the government’s Section 5K1 letter, he cooperated fully. Marella starts to lay it on thick, saying the cooperation, more than full, was “extraordinary,” and in fact he’s

never seen such proactive help in "my thirty-eight years.… The important thing is that this information, these people, witnesses, were beyond the government's reach. They were not U.S. citizens."

Marella is trying to convince Castel that Lefebvre went above and beyond. In the guidelines manual, Chapter 5, "Determining the Sentence," Part K, "Departures," Section 1, "Substantial Assistance to Authorities," the court might reduce the sentence for one or more of the following five reasons: (1) the significance and usefulness of the assistance, with the court considering the government's evaluation of the cooperation; (2) the truthfulness, completeness, and reliability or the information provided; (3) the nature and the extent of the assistance; (4) any danger or risk to the defendant or his family involved with cooperation; and (5) the timeliness of the help.

Substantial Assistance, Section 5K1.1, is what saved Lawrence from doing substantial time, and so Marella hopes to keep Lefebvre's sentence to the minimum established standard here, forty-five days plus a last little mosquito bite, $1 million. But Castel thinks, not so fast, and calls Marella on his use of the word *extraordinary*. He wants to know if anyone was prosecuted because of Lefebvre's help.

Marella is left holding an empty bag, except to say Neteller the company had to settle with the government. That's the $136 million it forked over. The government received a lot of new knowledge about online gambling because of Lefebvre's cooperation, no question. But regarding nailing other offenders, Marella cannot say: "In terms of criminal convictions, I am not sure, nor am I sure of where the government is still going."

Castel says, well, okay, so he "did everything he was asked to by the government."

Marella replies, "No, Your Honor, he did more than that, with all due respect."

Castel says, yeah, well, okay, he got his Section 5K1 plea agreement, which means he figured out "ways to make himself useful." But, he asks, did Lefebvre "wear a wire, he didn't put himself at personal risk or anything of the like?"

The two men haggle on this point for a while before Marella breaks the stalemate, saying, "There was one point in the investigation when the government was having significant problems in dealing with the computer system and how transfers were made and how it worked. One of the people that we brought in from outside the country was the head IT person, and he worked with the FBI to unscramble that omelet, Your Honor, and it was a major point. Enough said about the cooperation."

The guy Marella refers to here is Neteller's ex-head of IT, Steve Glavine. Lefebvre asked Glavine to fly to New York to be interviewed

by the FBI for his case. Glavine, as Marella points out, did so at considerable risk to himself. He was one of the seven original Neteller founders, and there wasn't much to stop the FBI from arresting him. "They assured me when I was there that they had no interest in me whatsoever," Glavine told me in 2010 about his precarious New York meeting with the feds. "You know, are they lying to my face?" Glavine asked me. "Is it worth going and seeing if they are?"

No, it wasn't, and so therefore Marella has scored his point about Lefebvre's extraordinary reaching out. The irony of taking that chance for Glavine was that he told agents the exact same story everyone else had told them, down to the fine details, and yet they refused to believe Neteller's operation was that simple. They accused Glavine of holding back information and warned him the real truth about the nefarious operation would come out, so he might as well cough it up right then and there. It was a bewildering experience, Glavine told me, and they weren't necessarily posturing. They really did have trouble believing Neteller's business model could produce that much revenue without some secret catch. The real problem was the agents just could not wrap their heads around the concept of the churn — the convenient, secure system had made a bettor feel at ease keeping his money in Neteller and making multiple bets, which produced multiple transaction fees for Neteller from the same bettor, over and over.

Having placated Castel somewhat, Marella moves on to character issues. Under Section 3553 ("Imposition of a Sentence"), judges take into consideration the entire character of the defendant. Again, Marella uses the word "extraordinary," this time to accentuate the amount of money Lefebvre has given away to worthy causes over the years. "He really does and always has, Your Honor, epitomized giving to people in need," says Marella. "He has worked with established charities and institutions, well known and well recognized. And he has also done what I kind of refer to, Your Honor, as random acts of kindness and goodwill toward people."

Then Marella says Lefebvre didn't just cut checks, he was "personally involved" in the various efforts to which he donated his money. Marella also points out Lefebvre was not a Johnny-come-lately to this kind benefactor work. "In almost every case," he says, "his work preceded his arrest. It goes back years. And it really does personify, Your Honor, who Mr. Lefebvre is."

Marella singles out the environment as Lefebvre's special focus — traveling globally in connection with the David Suzuki Foundation, and to establish medical facilities and clinics in Tibet. "I mean," Marella says, "the whole spectrum down to helping unwed mothers raise their kids.… And much of this has been done anonymously, Your Honor. So he's not a person who seeks credit. You won't find and

don't find buildings named for him, although he could have easily had things like that."

With this, Marella's speech on behalf of Lefebvre is over. Castel thanks him and signals to the defendant that he has the floor. "If there's anything you wish to say, sir, this is the time to say it."

Unlike Marella, Lefebvre really is brief. He says, in full: "Your Honor, I've — my view is that I've taken all the time of this court that I — and way more than I ever hoped to. You have my remarks in a letter I wrote to you and I affirm them today. I just want to say one more time, that having been an officer of the court in my country, it's a matter of personal shame to me to wind up on this side of your courtroom. And with that I'll leave myself in your hands. Thank you very much."

That's that, Castel says thanks, and now it's Velamoor's turn, who agrees with Castel that, yeah, okay, Lefebvre didn't wear a wire in his cooperation but still, the work was valuable and warranted the plea bargain. "I can always attest to the fact this was not a traditional investigation," he tells Castel. "This was, in many ways, the government … breaking new ground. Certainly information that was provided by the defendant was very helpful in what's an ongoing investigation and a very important investigation to the office."

Castel thanks the prosecution and gets on with the sentencing. He talks about the offense again: "The defendant entered a plea of guilty to conspiracy to commit offenses against the United States, including illegal transmission of wagers and gambling information, illegal internet gambling, and money laundering in violation of various statutes."

He recounts the business success story one more time, tossing in the factoid that at its height Neteller had "over 1,100 employees." He calls Neteller's enterprise "large and successful." Yes, it was. It held more than 685,000 member accounts, eighty-eight percent of them belonging to North Americans. The company processed $3.4 billion in transactions in 2004. The next year, that number grew 215 percent, to $7.3 billion. That's around when the gusher turned to a rope ladder to the moon made out of U.S. greenbacks. And that's around when Lefebvre decided he was going to give it all away because it was coming in faster than he could spend it. Castel also points out Neteller's 2005 profit margin: $91.5 million.

Castel mentions that about seventy-five percent of Neteller's revenue came from U.S. customers and then says, "Citizens of the United States were free to make the choice to make most gambling transactions unlawful. That's a choice that citizens in a democracy can make. Neteller was quite aware of U.S. law in this arena, as was Mr. Lefebvre. They elected to conduct their business."

Castel also acknowledges and accepts Lefebvre's "sincere remorse" and "efforts to make things right by consenting to the forfeiture, and also by engaging in substantial cooperation."

Castel trots out a personal history sketch — tragic loss of father, mother a good provider, good family relationships generally, a law degree in 1983—and, usefully, "no known criminal convictions." Good thing the prior was excluded, because Castel then spent a bit of time talking about illicit drugs. "He has had some history of substance abuse, began smoking marijuana at age fourteen, experimented with LSD, mushrooms, and mescaline. But during his time on pretrial supervision, he has not produced any positive drug tests." Well, none that he will ever know of.

Castel then mentions Lefebvre's financial empire — or what's left of it, which isn't much compared to January 14, 2007. "The defendant today is a person of substantial means. He has real estate holdings of a combined value of in excess of $8 million. He has—$8 million, that's Canadian—$3.2 million in artwork. He's a one hundred percent shareholder of Eagle Medallion Fortress Investment. And the defendant was — and I don't hold him at fault for this — unable to provide an estimated fair market value of Eagle, although it does have secured mortgages in excess of $5 million." Those are probably Lefebvre's personal loans to artists and Marella's "unwed mothers." Castel tacks on Lefebvre's toys — his eleven automobiles, three motorcycles, Cessna Citation II business jet, "as well as a boat."

Finally, we're on to the guidelines: "The defendant in this case is in total offense level thirteen, criminal history category one, and, ordinarily, the guideline range would be twelve to eighteen months imprisonment, two to three years supervised release, fine range $3,000 to $200 million."

Those are steep terms, but more or less in keeping with the numbers Marella had advised Lefebvre to expect back at the Village Recorder in late June 2007. The fine range is worrisome, though. It could wipe Lefebvre's cupboard clean. But Castel backs away from the guidelines. He points out that he doesn't have to follow them, especially in light of the government's acknowledging the defendant's welcome assistance. Castel won't dump twelve to eighteen months on Lefebvre, but he isn't going to let him go free, either. While he realizes the defendant is now on the right path, "It's also appropriate that there be the message that a crime of this nature also results in some period of incarceration."

And, as with Lawrence's sentencing, Castel drops in a comment about the ruinous nature of gambling before sentencing: "The court has seen firsthand how gambling addictions, gambling endeavors, have led to unfortunate consequences in the lives of many other

people. Based upon all of the foregoing, I believe a sentence of forty-five days imprisonment, one year supervised release, and a fine in this case of $750,000, is sufficient but not greater than necessary to achieve the purposes of Section 3553(a)."

There it is, the same sentence as Lawrence, except Lefebvre gets to keep 250 grand, a nice wheel of cheese, in his man purse. The court dates were separated but the sentence itself remains parallel. Castel asks Marella if he has any objections. He doesn't, but wonders if his client might be able to get credit for time served. There was that cock-up at FTC Oklahoma to account for.

Castel says the United States Bureau of Prisons is the organization that normally calculates any credit a defendant may receive, so what's it got to do with him? Marella says fine, but could the judge recommend that the BOP do so? "Tell me more about it," says Castel. "This was in U.S. custody?" And "On this charge?" And "How long?"

"I believe it was for eight days, Your Honor."

"If that's the case, he is entitled to that credit," Castel says. "You will have a transcript of this proceeding, and I certainly hope he gets credit for every moment that he's entitled to." Marella thanks Castel, who then asks Velamoor if he has any objections. Velamoor doesn't.

Castel says,

All right, the defendant will please stand and the court will impose sentence. John Lefebvre, it is the judgment of this court that you are hereby remanded to the custody of the United States Bureau of Prisons to be imprisoned for forty-five days.… The mandatory drug testing condition is suspended based on the court's determination that the defendant poses a low risk of future substance abuse.… If you are released within this country, then you shall report to the nearest probation office within seventy-two hours of release from custody, and in that case you may be supervised in the district of your residence. It is further ordered that the defendant shall pay to the United States a total special assessment of $100, which will be immediately. I am imposing a fine in this case of $750,000, and that sum is due within sixty days of the date of the judgment in this case in full. With regard to forfeiture, is there any objection to the proposed forfeiture order which has been presented by the government?

Marella says no, and Castel says, okay, he can sign the order. Then he realizes it's been signed and docketed already. Castel mentions to Lefebvre that he has the right to appeal the sentence. Lefebvre says he understands that. Castel says Lefebvre, like Lawrence, is a flight risk and remands him to the immediate custody of the marshals. Velamoor says the government has nothing more to add. Marella says he has nothing more to add.

Just before calling it a wrap, the judge says something genuinely

surprising:

All right, Mr. Lefebvre, have a seat for a moment. It's apparent to me that there's a lot of good that you've done in your life, and I suspect that at bottom you are a good person. And I sincerely believe that you have made real efforts to get past this chapter in your life. You will succeed in that endeavor. You have a job to do for the moment, which is to repay a debt through the brief prison term that I have imposed on you, and then you'll get on with your life. And I wish you and your family the very best in that endeavor. We are adjourned.

* * *

Three days later, on Friday, October 28, around 11:30 in the morning, Jim Hoggan is still in New York but leaving in two hours. He's been trying to see Lefebvre, but they're telling him he can't just walk in. He has to get the correct form. He has to fill out the form. He has to send in the form. When they receive the form, they have to run a background check on him. If that goes well, they'll contact him. Then he'll be able to apply to see the prisoner. Okay, well, so much for that.

Hoggan's secretary, back in the Vancouver office, has ordered a bunch of books from Amazon. They should arrive today, which is good because Lefebvre is the kind of guy who can tuck into a book no problem. He's been remanded to Manhattan jail, not Brooklyn. My wife ordered him two of her favorite books, *Middlemarch* and Anthony Bourdain's memoir, *Kitchen Confidential*. Lefebvre didn't seem to know much about Bourdain or his reputation, which is good. He'll appreciate that the chef turned author turned television star has a Lou Reed — of-the-chef-world persona, and the memoir has a certain Hunter S. Thompson gonzo flair.

Marella and Gluck have done their job. They made sure Castel wouldn't see the previous drug bust, which left Lefebvre with no priors. That was key. The narrow miss on the L.A. urine test back in July 2009 now looms large. The good news for Lefebvre is there will be no drug testing during probation. The other news he can take solace from is that he'll serve less time than the sentence imposed. Marella's bit of squawking about Lefebvre's little Con Air adventure to FTC Oklahoma shaved four days off the sentence. His third go in the slammer is down to forty-one days, close enough to break out the old Humble Pie hit from the early seventies. Add ten days to the original title and start belting it like Steve Marriott: the seeds and dust that he got bust on, "forty days in the hole."

XIX (2011–13)

The Silent Fridge

Now it's February 2012, a couple of months after Lefebvre's release from the Manhattan prison. We're sitting on two folding chairs in his new, still-unfinished abode on Sunset Drive, Salt Spring Island. He had his contractor gut the original Sunset Drive house, recycle all reusable materials, and then build a new home to his specifications. The west side of the house is entirely windowed, so our view is IMAX wide. We look out onto the Strait of Georgia. The sun's embers start to fade back over the mountains, and darkness shrouds the landscape. It is peaceful. Extreme peace, you might call it. No electronic equipment plugged in, no computers save for the iPhone that records the conversation, no hum, nothing.

The concern for silence, especially after the racket he endured in prison at the MCC in Manhattan, led Lefebvre to hide his Sub-Zero behind a wall and a door. He wants serenity so badly I've heard him talk about how much he enjoys classical music now, his antidote for the indignities of New York. He's also mindful of something he hasn't talked about — his tinnitus. He is not enthralled with loud music these days. When we sat down to goof a bit on guitar and drums in his small Stonehouse studio, he implored that I use the soft sticks on the snare, hang back, and keep basic time — no drum rolls or fills — while he strummed, plucked, and sang. I was only too happy to do so, as I could barely remember how to play after twenty years.

The tinnitus issue is a big deal for a guy who has wanted his entire adult life nothing more than to focus on his music. The law career could not derail this passion. The FBI could not derail this passion. But now, irony of ironies, when he is free of the DOJ, albeit with a much diminished fortune, when he could be sitting on the beach, building rock sculptures, waiting for a new melody or lyric to hit him, it is tinnitus that could derail forever his ambition to play his music in front of audiences. Lefebvre started to notice aural discomfort during rehearsals for the Don Felder tour. It wasn't like a ringing in his ears, he says, more like white noise with odd burps and pops erupting here and there, a bit like the way the old dial-up modem connection to the internet used to sound back in the nineties. But it was more than irritating, it was scary. At the time, he'd decided to go through with the three concert dates and then reassess the situation after Vancouver. That was a year ago. The tinnitus was indeed real and it was not going away.

Since then, he's been shopping around. He found stage monitors that exclude outside noise, for instance, so he wouldn't he inundated

with the onstage blare of the other instruments. But really, the situation was worse than no good at all because he knows that while the din of crowded rooms is where most people prefer to experience their rock music, the truth is, “noisy rooms aren’t fun anymore.” So he has cheered himself by finding a guy in Seattle to engineer better remixes of three-quarters of his existing recorded material. This must be a gratifying consolation, as he was never truly satisfied with previous incarnations.

The contractors completed installation of the flooring just today, so we’re under strict orders: stocking feet only inside the house. Lefebvre pulls a bottle of Caymus Vineyards’ cab sauv and two glasses from the man purse. He sings a few lines from his tune “Out of Here” a cappella: “You take the best / I’ll take the rest / I’m out of here / So gone out of here.”

Out of the USA and back home. Night falls early and fast in front of us on this late February afternoon. Across the strait is a paper mill in Crofton (population 2,500), forty-five miles north of Victoria, BC. It opened in 1957 and is still operating, its current owner being Catalyst Paper of Richmond, BC. Lefebvre recalls being told by the Salt Spring real estate agent that the mill would be closing soon. That was nearly a decade ago, yet the pulp smokestacks continue to discharge their plumes of smoke above Vancouver Island.

Lefebvre says he was under a misapprehension. He’d asked his realtor how many people worked at the mill and the woman told him, “Oh, about eight.” The correct answer was closer to six hundred. Then, sometime after he purchased the property, the mill laid off a huge number of workers. He was left with the cynical impression that the only reason it was not being shut down for good was that company executives had rationalized it was cheaper to continue to run it with a skeletal crew than it would be to clean up the site after it went dark.

As the mill’s lights take over the sky, the spaceship-like image isn’t at all bad — industry and nature side by side in their usual phantasmagoric disharmony — although there is the noise to contend with when enjoying the outdoors. A ferry runs from Vesuvius Bay, just a couple of miles from here. That’s also where the pub is located, the one Lefebvre bought and was going to fix up. He spent a bunch of cash testing the foundations and the rock the pub sat on, and then consulted a couple of business buddies. They told him, sure, you can put in a couple of million and fix it so your neighbors have a watering hole and you have a place to strum and sing, but you’ll never, ever sell enough beer to get your investment back. In the gusher days, this would not have been an issue.

The Vesuvius Bay ferry chugs across to Crofton. Southwest of

there is Duncan (population 5,000), which is located on the Trans-Canada Highway, thirty miles north of Victoria and thirty miles south of Nanaimo. North of Crofton is Chemainus (population 3,000), then it's Ladysmith (population 7,000).

Lefebvre recalls, "When I was in living in Malibu, one of my most beautiful neighbors down the beach was Pamela Anderson. We had a couple of things in common: we both lived in Malibu and I could see her hometown, Ladysmith, from here. They smith 'em real good."

The new house, designed by Lefebvre himself, is made of heavy salvaged timber. It may not be to everyone's taste, since with its complex roof structure of two principal rafters, collar ties, perpendicular ridge beam, and purlins, it could double as a church. There are quirks. For instance, the huge living space is laid out so it can convert into a recording studio in no time and at the north end, up a few steps, is Lefebvre's doorless bedroom. Inside the room is a bathroom, again sans door. Maybe not everyone's idea of cozy, but for the shy among us, there is a private conventional space for constitutionals, passing water, and performing ablutions available in the basement.

The slab that sits on top of the cooking island, in what would be called the kitchen if it were separated with walls, is gouged, pitted, pock-marked, and streaked. It is not burnished into a smooth working surface, so imagine an Edward Burtynsky photograph of open pit mines, miniaturized and in three dimensions. This bold aesthetic decision may require Nathalie Carles to break out the bleach regularly to eliminate food particles.

Inside this impressive sanctuary, Lefebvre tells me, he still has his box of books from jail, and included in that box are a bunch of thoughts he scribbled down during his incarceration. It would be terrific to get hold of these notes, but right now is way too soon to ask for them. "I'll have a look at them," he says, "when it's time to write some new songs." With some prompting, he reluctantly agrees to go back in time, just once more, to sentencing day, October 25.

It was a surprise when Castel told Lefebvre he was a good man who would continue to do good things. The judge did not give this kind of encouragement to the other Neteller cofounder, which means he may have noted the show of support from family and friends in court, along with Lefebvre's thick record of giving. He hadn't become a philanthropist the day after his arrest, and Castel understood that.

There are the few minutes I remember, before the marshals took their man downstairs. From a distance, I can see Lefebvre beginning to remove his tie. He seems fine. He's even smiling. Marella, Gluck, and Abernethy are with him. Now he tells me what happened:

"I was taking off the Armani suit that was two sizes too small for

me since I started eating pizza and drinking wine. They made me take off my tie and they made me take off my shoelaces in case I was going to hang myself. I said, 'Are you guys serious? I can figure out way to hang myself with my shirt. So what are you going to do, take my shirt?'"

Still I can see Hilary Watson and her beau hug. She is noticeably distraught, while Lefebvre is not. He's been through this drill. Emily stands off to the side with her husband, waiting her turn to say goodbye, and then her dad is taken away.

Outside, we mill around, unsure of what to do next. Hoggan chats with the lawyers, talking procedure. They tell him what's involved in visiting, how to get books in, the post-sentence deportation procedure, and working the bureaucracy to get a fast-track document for whenever Lefebvre wants to come back to the U.S., as a convicted felon, to play gigs.

"Are you going to be all right?" I ask Emily.

"Yes," she replies. "I'll be fine."

If she is distraught, she conceals it well. She won't betray her emotions to the writer, yet I suspect her stomach is not churning. Emily's eyes normally display the dance of a powerful, playful intelligence. Looking straight at her, I convince myself I see a steely inner core: that's that, let's get on with it, the five-year nightmare will soon be over and Dad can come home. And that would be the exact correct demeanor — look forward, it's almost over — because once Lefebvre is home, his one-year probation will flash by and then he'll truly be free of the DOJ for good.

In the elevator down to the first floor and toward the main entrance and past the guards and the baggage and body-screening machines, we discuss, in a feeble but friendly way, the possibility of going for a drink and a snack. This is not a bad idea and what Lefebvre might have wanted, but no one's gas tank is on anything but empty.

At this point, my wife and I feel like intruders, so we say our goodbyes and leave family and close friends in peace. The end of our story coincides with the curtains opening for the next act of Lefebvre's protracted ordeal.

* * *

"They took me downstairs and made me dress in some orange jumpsuit shit," he begins. "Then they marched me across and put me in this room. Probably in the basement and across the way to a building that was a prison."

Lefebvre was marched across Pearl Street, underground, to the building across from the Moynihan, the MCC, 150 Park Row, a Brutalist skyscraper opened in 1975. Its famous "guests" have included Gambino family crime boss John Gotti; the king of Ponzi schemes, Bernie Madoff; the blind Muslim preacher Omar Abdel-Rahman, who exhorted the 1993 World Trade Center bombers on to jihad; Ahmed Ghailani, the first Guantanamo Bay prisoner brought to the U.S. to stand trial, specifically for his role in the August 7, 1998, bombings of U.S. embassies in Nairobi, Kenya, and Dar es Salaam, Tanzania; Horst Walther Overdick Mejía, a.k.a. El Tigre, a cocaine trafficker who helped the Mexican Los Zetas cartel take over northern Guatemala; and Gilberto Valle, the New York Police Department officer who used police databases to compile a list of one hundred women he wanted to kidnap, rape, torture, murder, cook, and eat. Lefebvre's eventual destination and temporary home is called 7 South, but first he's brought into a room.

He continues,

The first holding tank, I was in with a guy who had cut himself and written on the wall in that really cool tag writing that graffiti guys use. I can't remember, it was a four-letter word, like "WAIT" or "TIME," and he scratched it on the wall in blood. Everybody does that. Sit there long enough and scratch your name into the bench with your fingernails.

I asked Sam, my bunkee, who has shoulders as big as my head, "A lot of these guys in here gang guys, Sam?" When he smiles he looks like Jimi Hendrix. He's twenty-five, twenty-six years old, built like Joe Frazier.

"Nah, not really. I don't think they's any gang guys in here."

The next day, I'm playing chess with this guy named Grady. He's a killer chess player; so adept. I say to him, "Sam says not many of these guys are gang guys."

He sits back and he folds his arms and he says, "Your bunkee? He Blood."

Lefebvre was discovering an order to the jail he didn't know existed.

One of the first things they asked me when I went in was, "You got any seps?"

I said, "What? I don't know what you're talking about."

"If you don't know what I'm talkin' about you don't have any."

"Separations," says Lefebvre. He continues,

So in my wing there were no Crips, just Blood. The Crips are in another wing. They ask you. The Crips know if you're a Blood — they *know ya*. Somebody knows you. They know everything, right? So you don't want to be in there. You don't say, "I'm no Blood." You say,

"You can't put me in with no Crip." If you say, "I'm Blood," that's the same as saying, "I've committed the crime of racketeering." So you don't say that.

So that's why Sam said, "Ain't no gangs in here." But nine or ten guys in my tier were Blood.

The first night, they put Lefebvre and everyone else who got processed that day in a space nicknamed "the hole." This is a triage area where guards can cut new prisoners down a notch or three. They put all the men in handcuffs behind their backs so they can control them. They put however many they're moving that day inside a single cell. Once everyone's inside, they open the little meal slot. They tell each prisoner to stick his hands through so they can take off the cuffs. "There's seven guys there," says Lefebvre. "It's tight, it's crowded, it's packed, it's stuffy. An hour or so later they come around and you put your hands through and they cuff you. You're ready to be taken to your cell. The hole is the place they take you to punish you."

That was humiliating enough, but then the new prisoners had to deal with a malcontent. Lefebvre recalls,

There was one guy in the hole, in the first cell. You had to walk by him. The whole time we were in there, the whole night, he never stopped. In your cell, your toilet is right by that door. There's a little glass window on the door, so when you're going to have a dump what you do is, your cellee, he rolls over and looks the other way, and you stick this towel in the little window. They commonly use a toothbrush handle, and that's enough to fix a curtain in there. And you're allowed to do that long enough to have a dump. Once you're finished you have to take it down because the guards want to see what you're doing. Well, this guy in front, he wouldn't take down his little towel. So they'd say, "You have to take down your towel."

"SUCK MAH DICK!"

"Don't make me come in there. It's not going to go good for you."

"SUCK MAH MOTHAFUCKIN' DICK!"

That went on full-time the whole twenty-four hours I was in there. Well, he slept. But it was the first thing he said in the morning and the last thing he said at night.

The guards never went into the pest's cell. They never tried to stop him. He had the cell to himself, so they just let him rant.

Lefebvre was a member of two minorities in 7 South, the white and the old. "Most of them are black or Mexican. Well, not Mexican — pachucos, Central American." There were ninety-six guys on his half of the seventh floor, sixty percent black, thirty percent Latino, ten percent white, he estimates. And almost all were young. Lefebvre says,

Killer, he's twenty. He's accused of killing four guys. The story goes, he was there and he watched it. And so they bust him and say,

"You tell us who did it and you'll walk." And he goes, "Fuck you, man." He's awaiting trial.

Another guy, Alejo, from El Salvador, never had a toke in his life; not one. Big, tall guy, a bit fat, kind of long black hair, spoke spotty English. His brother's a drug dealer and he had a drug deal going down one day. This guy phones the house and says, "Tell your brother I've got two thousand for him." Alejo says okay. And then they bust him. The way it works is, if your brother or anybody you know is in a drug deal and you happen to call him on a cell phone that day — you're in, man. Then his brother the dealer says, "What the fuck do you have my brother for? He's got nothing to do with this." And then they say, "With what?" And then it's, "Hey, you want to talk?" Equal justice for all — that's the way it goes.

On floors four through eight, Lefebvre says, there was a North and a South. Lefebvre's block, 7 South, was like all the rest, a wide-open space about two stories tall on the inside. At one end there was a bubble, like the control booth of a sound studio. Inside, guards sat and watched. Left of center and right of center were tiers, one eight steps up, one eight steps down. Each section, A, B, and C, had eight cells up and eight cells down, and each cell had two men. That made ninety-six men in all. North was exactly the same, another ninety-six. And on it went, five floors of North and South equalled 960 jailbirds. Another floor held the library and the psychologists and the medical facilities, another floor was the permanent holding pen for the admin people, and the tenth floor contained the hole and protective custody.

He explains, "The hole is not exactly isolation. There are two to a cell. You eat in your cell. You shit in your cell. You wash in your cell. And you can get out once a day for ten minutes to have a shower and once every two days to get some exercise."

There were other ways to get exercise. The elaborate sprinkler system throughout the maze came with large red pipes to feed the water. "There's no risk of those pipes coming down," says Lefebvre, "so everybody knows they're a really good thing to do chin-ups on. There are these big black guys, well, some of them aren't that big — their waists are as big as a wine bottle and their shoulders are this wide — but they're touching the ceiling with their feet. Most of the women you know would have been really knocked out to be where I was, to see what those guys looked like. They live in a tough world — you gotta stick up for your own shit."

It's not like Lefebvre hadn't been in that underworld before. Whether driving an all-night cab in Calgary or experiencing L.A.'s detention center, he knew firsthand how to deal with the people society won't talk about or hang out with: "I got along because I was able to fake it — a lot of those guys thought I was from New York. I

talk like they talk, and I say the kind of shit I usually say. There was this one guy, Taz, when he was busted he said he was worth $140 million. I said, 'Is that all?' One tooth was surrounded with gold and it had a big diamond and the next was surrounded by silver with another big jewel in the middle. Taz was heavy shit, a heroin trafficker and a murderer."

Because Lefebvre's sentence was so brief, he became a holdover and remained with the pretrial inmates. This situation had an additional advantage: pretrial cellees could not be forced to work while in prison because they had not been convicted. Lefebvre was free to indulge in the one pastime he knew could teleport him out of his new daily regime: he devoured nine books to forget.

Jean-Paul Sartre would have been proud. Not only did Sartre turn around the Cartesian affirmation of existence — not "I think, therefore I am," but rather "I am, therefore I think"—he also believed a prisoner was existentially, if not physically, free. And here Lefebvre was putting that old theory to the test.

Some of that testing wore down his patience. Remember, Sartre also said hell was other people. Lefebvre says,

They all listen to different radio stations, and when they talk to each other they yell over that. It's fucking noisy in there — painful, all concrete. The Spanish guys are so loud! The black guys are bad enough but the Spanish guys: *"Alegre! Alegre!"* It means happy but it also means loud. The louder you are the happier you are, and they're all jumping around trying to pick up each other's spirits.

When I was in jail in 1969–70 in Western Canada, there were some fifties greaseball guys, and it was different. Those guys, anybody makes any noise, it was, "Dummy up!" and everybody would shut up. They wanted it to be cool. Guys from the fifties, they know what cool really means. Guys from the nineties and 2000s, they wouldn't know cool if it bit them in the ass. If they ran into cool they'd fuck it up right now by making a bunch of noise.

What is cool, what is hip, what is hipster, what is bohemian, these terms have been in flux for years. I met a friend at a John Cale show a few years back and he said of the small crowd, "Take a good look around, this is what's left of bohemia." At the time I thought that was a fairly profound statement, but I'm impressionable. Lefebvre now had empirical evidence. Jail culture mirrored the mainstream society's co-option of cool. As for his forty-one-day stretch, he figured, in retrospect, it could have gone far worse.

"I don't know whether it was intentional or just lucky/smart," he says, "but they put me in with a bunch of pretrial guys. I was the only guy in there who had already been sentenced. Actually, the whole building was filled with pretrial guys, so they were on good behavior.

They were going to save knifing people for when they were in proper prison. That saved me a little bit."

The routine was straightforward. At six in the morning, guards opened the cell doors. Prisoners were allowed to go have breakfast, which consisted of a bowl of cereal — Bran Flakes, Corn Flakes, or Cream of Wheat — plus an apple or two, a couple of small pieces of cake, and a quarter-pint or two of milk. "Guys get their cereal and their pieces of cake and their milk and they mix it all together into this great big pabulum, and then they eat that and get fat."

Unlike in MDC L.A., prisoners weren't forced to get up and go to breakfast. The guards allowed the men who didn't feel like eating until lunch to hang back.

"Count" occurred, Monday through Friday, between 4 and 5 p.m. and between 8 and 9 p.m. On weekends, guards added one additional count, 10 to 11 a.m. This procedure allowed them to count the entire building, over and over and over.

Except for the fact that you're a prisoner and you had to be there, Lefebvre says the time wasn't so bad. "You have the walk of the range, three double tiers that have tables running down the middle of them, like McDonald's, nailed-to-the-floor furniture. Guys are playing chess and playing cards and just sitting and bullshitting."

The guards let inmates outside twice a day. Lefebvre tried it and decided it wasn't for him: "You go out to this roof and you've got thirty-foot-high concrete walls and a big wire mesh across the top of it. And you're looking up at all these people looking down at you with magnifying glasses. And they're playing basketball and shit up there. And it's a sound sewer; so much noisier even than inside."

It was noisy enough that Lefebvre decided once was enough for him: "When everyone went up on the roof for an hour and a half, those were the most peaceful times. I figured early on that the best thing to do is to get up in the morning and enjoy that time."

The rules were a little different from the detention center in L.A. and gave the impression of a bit more freedom of movement within 7 South itself. Yet the atmosphere was loud and rude compared to the West Coast facility. He explains,

When I was in MDC L.A., there was a TV on at that end of the room and there was a TV on at this end of the room. One of them was in Spanish and one of them wasn't. And that was it.

In MCC, there were four TVs over there and three TVs over here. And those three were in Spanish. And under each TV was a little FM transmitter that had a number on it, like 94.7 or 103.2. And then you had these little Walkmans you could put on FM local, and you had four preset buttons. And so you set the preset buttons to the TVs that were in the language you wanted to listen to. You touched one button

and got the football game, and over there was MTV, and over here was Fox News. So everybody was listening to something, and whenever they were talking THEY WERE TALKING OVER THE TOP OF WHATEVER WAS COMING IN THEIR EARS!! It was brutal. MCC New York was way more animalistic.

Turns out the first guy Lefebvre encountered on the way in, the one insistently demanding fellatio at top volume night and day, may have been the perfect, nasty metaphor. And while the guards weren't necessarily "Bend & Separate!" sadists as in L.A., they were hardly a compassionate lot. About a third of the guards acted like human beings, he figures, but some of them were cruel. Still, in terms of time moving fast or slow, he looks back and says it went better than he thought:

Looking forward is always a super-drag: *Forty more days? Fuck!!* You're like this, right? You have to gather yourself. You're surrounded by people who wish they had your problems. If I started whining about my forty days, I'd get pasted.

And then after breakfast I could just sit there. A lot of guys were still in bed. It was the quietest time of the day, breakfast till lunch call. I had my Walkman that I bought from the commissary. They're thirty-eight bucks and you get little ear buds and I was listening to WQXR, the great classical music station in New York City. It happened to be Beethoven month. I got a poster that was going around town on the buses that said OBEY across the top and THOVEN across the bottom, this picture of Beethoven with his knit brows. I was going to bed at night listening to piano sonatas and string quartets and violin concertos. It was good. If I have to listen to noise I might as well at least filter it through some good classical music.

So Lefebvre fought their noise with his kind of noise and then read. The lighting was way better than at FTC Oklahoma — the usual fluorescent bulbs, but they were bright enough — and he was allowed to keep them on so long as his bunkee said it was okay. "By 10:30, 11 at night I was really ready to go to sleep."

The first book he read was from the prison library, Faulkner's *As I Lay Dying*, which he calls "spooky." The other one he dashed through before the parcels started to arrive was Updike's *Memories of the Ford Administration*. His first choice out of the box was Melville's *Moby-Dick*. Then *Middlemarch*. Then *Kitchen Confidential*. Hoggan had sent him not one but three Murakami books—*Kafka on the Shore, The Wind-Up Bird Chronicle* and *1Q84*—which Lefebvre found especially transporting: "His books seem ridiculously normal until something really weird happens and you know you're deep in psychedelia. I highly recommend Murakami if you're going to jail because you transcend the walls of your prison."

Existentialism lives on. Lefebvre pours out the last of the Caymus. We cast a final look at the glowing spaceship across the water before packing and locking up. Back in the Sierra, we hang a right on Sunset and start heading back to Stonehouse. As we roll along the ghostly, undulating road in the early evening, Lefebvre admits the prison experience wasn't entirely traumatic, at least on that concrete, lived, hour-to-hour level of keeping his head down, nose poked into one book after another. By this point he had become an expert at doing his own time. Still, what was bad about it was on a whole other plane of existence: "I had to struggle really, really hard to keep in that space where reading and listening to music was sufficient medicine for being completely humiliated and disrespected and robbed of my liberty."

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Truly Fine Citizen

One and a half years after serving time in the Manhattan sound sewer, Lefebvre announced to his 919 Facebook Friends that he was currently on a special weight-reduction program and adjusted diet. This seemed to be good news. His one-year probation had finished the previous December, and this willingness to temper his appetites indicated that the invisible psychic chains, wrapped and locked tight around him since January 15, 2007, were now dissolving. As he once said about parking meters that take only credit cards, though, that's time he can't get back.

And time is the exercise machine that never stops. The sun rises; the sun sets. Neteller PLC, in an attempt to shake off the ghosts of its recent past, including its $136-million forfeiture to the U.S. Department of the Treasury and cooperating with the FBI, changed its name to NEOVIA Financial PLC in November 2008. Then, in January 2011, NEOVIA purchased Optimal Payments, a Canadian company based in Montreal, for around $50 million. It rechristened itself again, this time as Optimal Payments PLC. Optimal founder Joel Leonoff joined the NEOVIA board as co-CEO along with president and co-CEO Mark Mayhew. Note the switch from Canadian soil to the Isle of Man for Optimal (or OPAY). By the end of July of that same year, a number of former NEOVIA executives, including Mayhew, had left the company. Montrealer Leonoff became its CEO. The deal began to look like a reverse takeover.

And that's where Neteller sits today, nestled inside the main company, Optimal Payments. On the website CasinoSecurity.com, there is an entry entitled "Neteller Casino Overview." It calls Neteller "one of the most successful and biggest e-banks today." Customers use its e-bank services to gamble at any online casino they choose — all in legal jurisdictions, of course. And how do customers get to gamble straight away? The same way they've been doing it since Neteller was invented in 1999: InstaCash and F-Cash (both still as lucrative for Optimal as they were for Neteller), EFT, through wire or bank deposit, and Visa or MasterCard.

Leonoff, who in October 2009 dined with former president George W. Bush at an Optimal Payments — sponsored event, is a corporate character worth mentioning. One of the companies he worked for, FirePay, was dinged in 2006 for processing over $2 billion in gambling transactions. The websites were based outside the U.S., but the transactions were made by U.S. customers inside the U.S., specifically in the Southern District of New York, from 2004 through

October 2006, around when UIGEA went into effect. At the time, FirePay agreed to pay a non-prosecution agreement forfeit of $19.2 million. There were no criminal prosecutions.

Recently, Optimal Payments executives have been plotting a victorious return to the U.S. market for Neteller. In March 2013, Leonoff was quoted as saying, “We think ten states will offer entry into gaming,” including the massive California market. Then, in October 2013, the State of New Jersey announced that Neteller would be allowed to supply the state with its still-popular payment system. Legal online gaming will be offered through a number of casinos, including the Trump Plaza and the Golden Nugget.

Back in January 2007, after the Neteller busts, the company had reduced its dependency on gaming to sixty percent of revenues and had concentrated its efforts on Asian and European customers. Leonoff has said that when the U.S. market opens up again, he doesn’t think OPAY’s ratio will shift from the one Neteller set all those years ago. It is theoretically possible there is someone out there who believes him.

* * *

Lefebvre spread his money around and tried to do some good, maybe a lot of good. Geoff Savage said the intention had always been to give it all away. It’s just that the FBI accelerated the process in a manner the two buddies could never have predicted. The added bonus was a juicy cut of Lefebvre’s life.

Despite a healthy capitalistic drive to succeed, his exuberance and self-confidence buoying him through decades of false starts, Lefebvre has let affairs of the heart govern much of his life. They continue to do so, in a harmonious way. On November 15, 2013, he sent friends and family an email: “Sitting on our balcony gazing at Duomo and other Medici wonders I asked Hilary if she would marry me. In amazement, she agreed. All the bells of Florence rang as we embraced.”

The Roman Catholic Church dominated Lefebvre’s upbringing, and most of his pals were from the same background. He rebelled against his mother’s religious view of the world, yet she continues to play a central role in his thinking, and his life, as he looks after her in her eighties. For Lefebvre, unlike his mom, it matters not whether God exists — humans will succeed or fail with or without God. He has searched for enlightenment through psychedelics and entertained himself with pot and fine reds. He has always rummaged for a purpose to life and at one time figured becoming a lawyer would help. It didn’t, so he gave up on growing old. He became a middle-aged busker and refused to care about the lack of income.

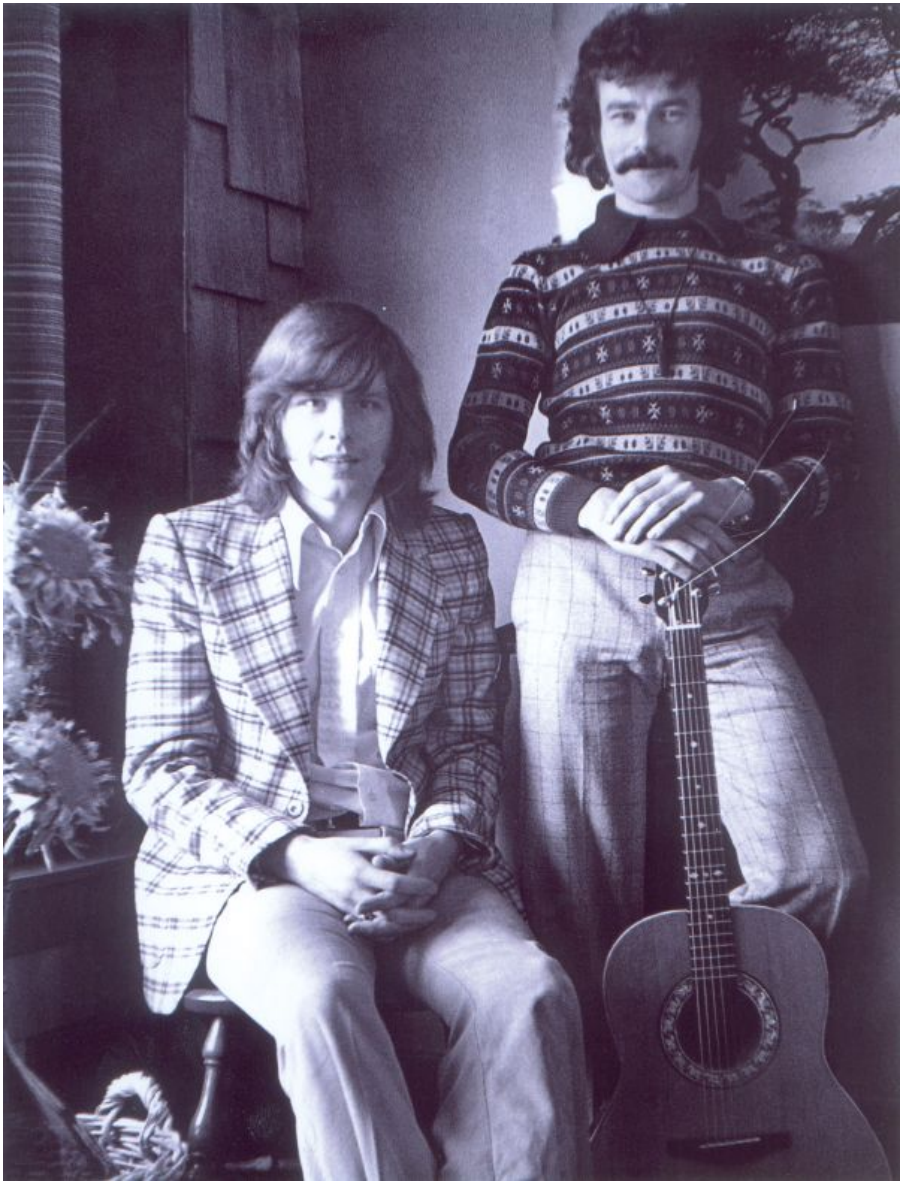
Then a play came into view, a risky play, and a fun play. He thought, let's see where this goes. For a man in his late forties, his energy was inexhaustible. He tossed his full weight into the play, yet even then it began to look stillborn. Just another false start … Or was it? No, it was ticking. It was alive. It was kicking. It was running. It was humming.

To be an active part of the internet boom, what would that have felt like? In 1999, a couple of friends of mine quit their day jobs in Toronto and went into risky digital ventures. After a year or so, they returned to their chosen professions, journalism and the law, with maybe a wrinkle or two and a pinch of wisdom, but no pots of gold stashed away. Lefebvre is another one of those regular guys who went digital during the first boom. He shed his previous skin, too — his previous life, really — to work nonstop on the venture. A rarity, he made it. An extreme rarity, he made it while passing the half-century milestone. Seven or eight years of pure libertarian bliss were followed by five or six years of interrogations, interviews, wire taps, urine samples, email intercepts, and general screaming hell. That was the price of the ride.

When he turns around and scans the horizon, looking north, maybe in his row boat, *Ancylosserous II*, with his sweetheart at the stern, he in the bow, rowing in tandem, calm indigo below, crystal azure above, he sees that he would have done everything exactly the same way. Exactly, that is, except for that sliver of recklessness, the urge to get more use out of his Malibu shacks and kibitz with the Nobu celebrity tribe, once he had "identified peril." Oh, and one other thing: "moderating the gradual part of going broke."

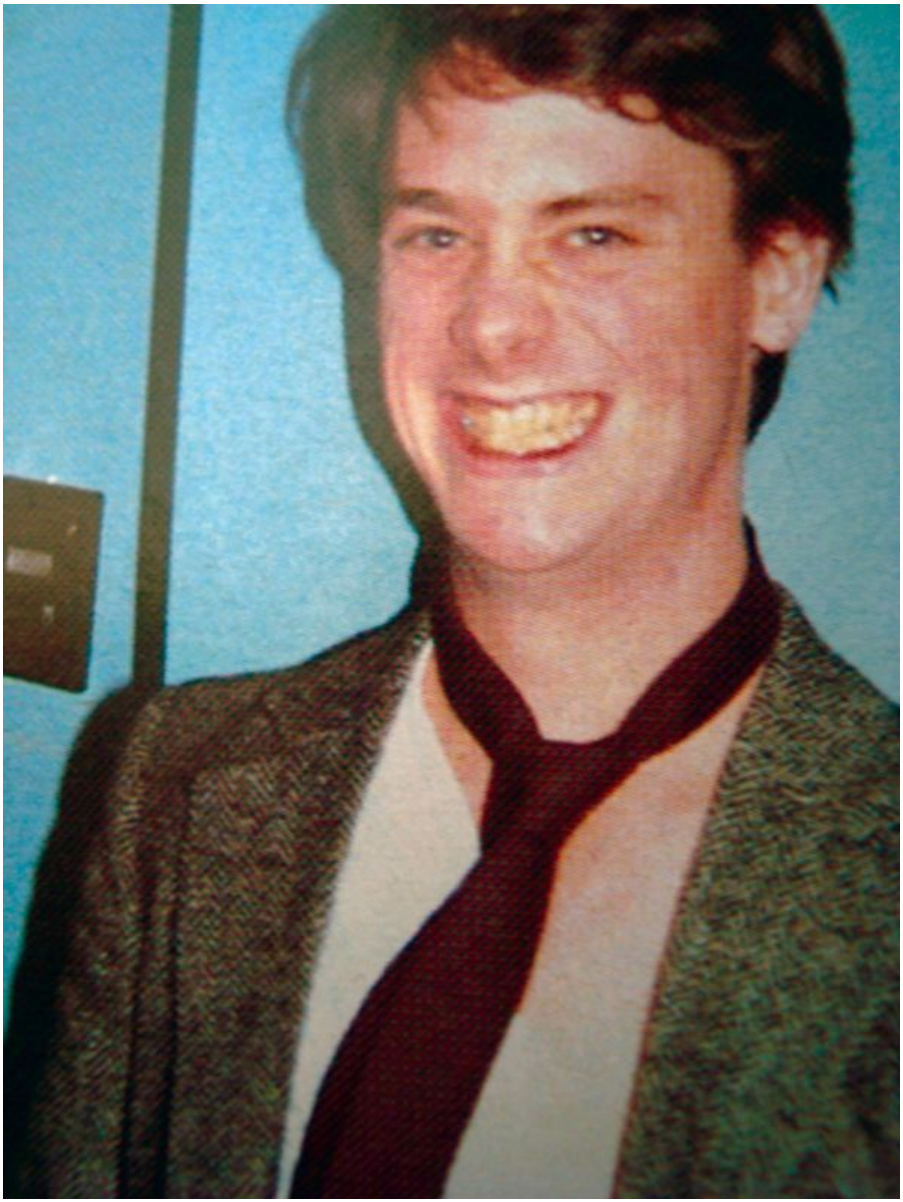
For the man who once stood at the top of a mountain, what he got out of it was an improvised thrill ride, love and appreciation from friends and strangers alike, innumerable disapproving looks from hardheaded business types, a piece of shoreline with a factory on the far side to remind him of his spiritual mission, a few rocks, some seagulls floating overhead, a mermaid, and quiet.

PHOTO SECTION



Musical duo John Lefebvre and Steve Kelly, looking like Tom Petty and Burton Cummings, Calgary, 1971. (John Lefebvre)

Student Union president John Lefebvre with Canadian Prime Minister Pierre Trudeau, University of Calgary, 1979. (The Gauntlet Publications Society)



Future Neteller cofounder Stephen Lawrence, Zeta Psi Fraternity member, yearbook picture, University of Calgary, 1982. (Tallystick)

John Lefebvre rocking it up, creating his own publicity shot with time delay, Calgary, 1971. (John Lefebvre)

Neteller's humble foreign nerve center, downtown San José, Costa Rica, 2002. (Meranda Glesby)

John Lefebvre and his daughter Emily, somewhere up a jungle river, near remote Parque Nacional Corcovado, Costa Rica, winter 2003. (Maura Ni Chinneide)

John Lefebvre and Elvis Costello at Diana Krall's annual benefit dinner, Vancouver, 2005. (Courtesy Krall Centre, Vancouver General Hospital, and VGH and UBC Hospital Foundation)

John Lefebvre with legendary producer Brian Ahern (center), and the even more legendary Glen D. Hardin, Elvis Presley's band director, Los Angeles, 2007. (Courtesy Glen D. Hardin)

John Lefebvre with the author, after a squall, at Lefebvre's Oldman Dam property, a two-hour drive south of Calgary, October 2008. (Mick Verde)

John Lefebvre, rocking on, Salt Spring Island, August 2008. (Laura Lind)

John Lefebvre and Hilary Watson arrive at 500 Pearl Street in Manhattan, on their way to Judge P. Kevin Castel's courtroom, sentencing day, October 25, 2011. (Jeff Day)

The Neteller hockey jersey, spotted at an open house, hanging in a basement closet, in John Lefebvre's Mount Royal home, Calgary, June 2009. (Laura Lind)

John Lefebvre cranking out blues-rock with the Roosters, the day it was announced he had donated $1.2 million to the Faculty of Arts, University of Calgary, October 2005. (University of Calgary)

Acknowledgments

Thanks to Jack David for giving the green light (and not applying deep pressure). Thanks to Shelley Youngblut, who gave the original green light in *Swerve* magazine in Calgary. Thanks to Jeff Proudfoot, whose suggested title, *Life Real Loud*, won out over *The Man Who Gave It All Away*. Thanks to Geoff Savage, Jane McMullen, Steve Glavine, Meranda Glesby, Bob Edmunds, Louise Lefebvre, Rob Eltom, Anne Lefebvre, Mike Greene, Lyn Savage, Robb Lucy, Marian Bankes, Matteo Nicola Brancacci, Nathalie Carles, Mick Verde, Lynn Demers, Jim Hoggan, Katharine Armitage, Cecilia Garro (for coming to the gate), Harold Kirkpatrick, Lesley Hayes, Oscar Hansen, Pat Blocksom, Kyle Blocksom, Karen Fowlie, The Chauffeur, Hilary Watson, Luke Watson, Enid Marion, Pádraig Ó'Cinnéide, Emily Lefebvre, Neil Osborne, Ann Calvert, Roman Cooney, editors at the University of Calgary's *The Gauntlet*, Grant Burns, Allen Baekeland, Michael Lipton, Terry Tompkins, Steve Bromstein, Brian Ahern (for letting me hang out in Studio D), Ricky Fataar, Billy Payne, James "Hutch" Hutchison, Greg Leisz, Patrick Warren, Barry Bookin, Simon Sidi, and Danny Patton. Thanks to Kevin Connolly, Nancy Foran, Ian Pearson, and Peter Norman for editing advice; to Jeff Day for showing me how they shoot news photos, New York — style; to Ivor Shapiro, Paul Knox, Lynn Cunningham, Kamal Al-Solaylee, Tim Falconer, Steve Trumper, and other colleagues at the School of Journalism, and to my students at Ryerson, for enduring their colleague/instructor going on (and on). Thanks to David Abrahamson, Ian Brown, Miles Maguire, Roberta Maguire, Norman Sims, William Langewiesche, Zsuzsi Gartner, and Kathleen Anderson for various bits of advice. Thanks to the folks at Out-of-Bounds B&B in Escazú and Costa Paraiso in Dominical for the hospitality in CR. Thanks to Crissy Calhoun, Rachel Ironstone, Troy Cunningham, Erin Creasey, and Jenna Illies at ECW. Finally, pt. 1: thanks to John Lefebvre for his good memory and for seeing both sides of most arguments. Finally, pt. 2: thanks to my wife, Laura Lind, who has heard it all so, so many times. Peace and love on the right-wing planet.

About the Author

Bill Reynolds is graduate program director at the School of Journalism, Ryerson University, Toronto.